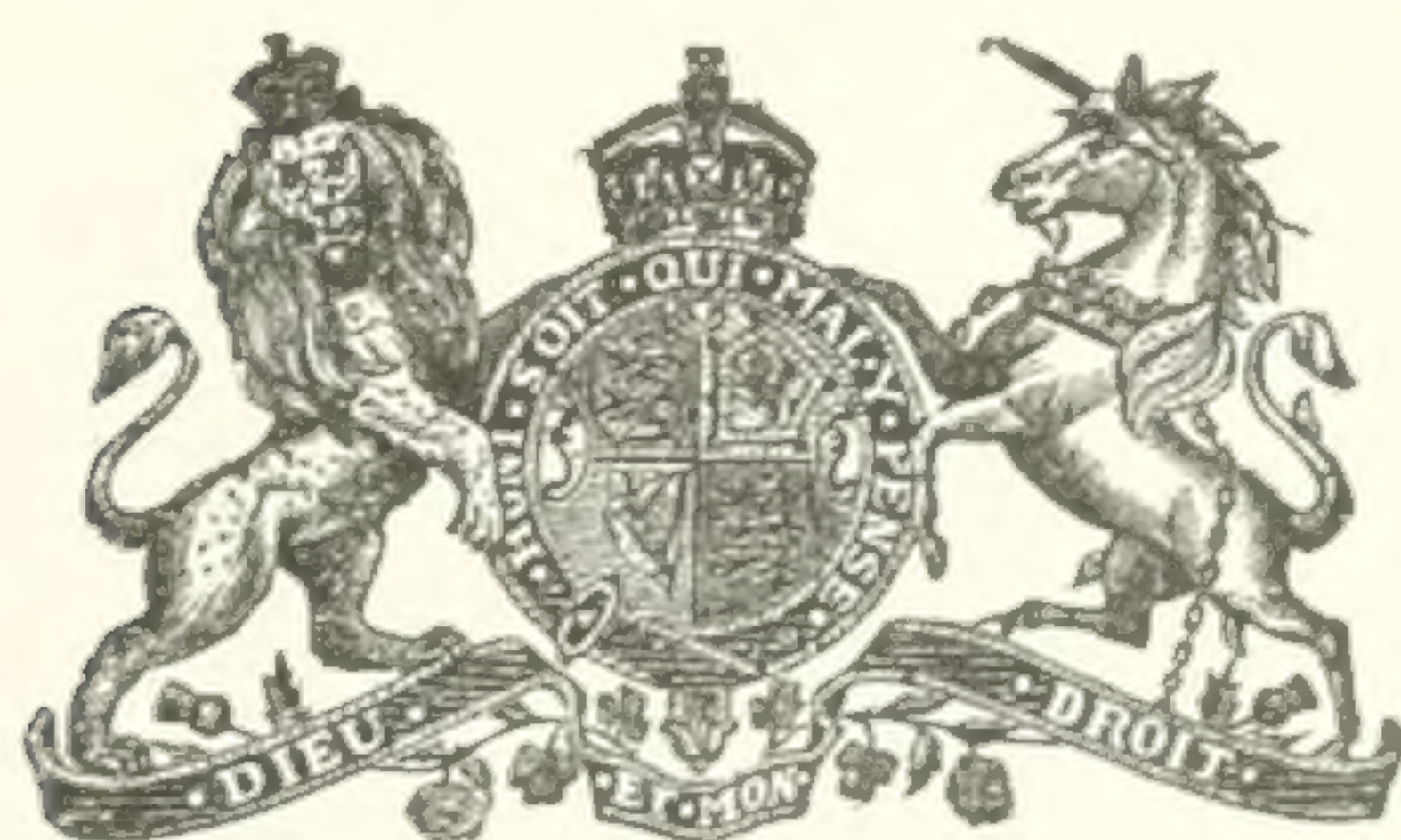


ABSTRACT OF STATEMENTS
OF
INSURANCE COMPANIES IN CANADA
FOR THE
YEAR ENDED DECEMBER 31
1908

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

PRINTED BY C. H. PARMELEE, PRINTER TO THE KING'S MOST
EXCELLENT MAJESTY

1909

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, March 16, 1909.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada for the year 1908

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

Hon. W. S. FIELDING,

Minister of Finance

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA FOR
THE YEAR 1908, IN ACCORDANCE WITH
THE INSURANCE ACT

GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1908.
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	UNSETTLED CLAIMS.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	83,321	18,067	101,388	6,987,517	6,759,098	34,511	33,567	4,034	None.
Anglo-American.....	270,407	173,426	443,833	30,026,653	29,232,442	264,827	237,662	58,706	1,800
British America.....	473,921	270,102	744,023	54,272,349	60,456,081	324,756	330,845	28,674	2,870
Canadian Fire.....	227,003	126,215	353,218	15,877,818	22,654,221	161,370	157,805	16,546	None.
Central Canada Manufacturers.....	23,269	5,391	28,660	2,600,574	1,902,473	16,092	16,092	None.	None.
Dominion Fire.....	183,154	126,365	309,519	20,701,174	9,113,632	157,324	144,328	16,294	None.
Eastern Canada Manufacturers.....	23,269	3,509	26,778	2,302,699	1,902,473	16,092	16,092	None.	None.
Equity Fire.....	205,658	91,313	296,971	20,574,936	22,113,637	177,559	158,226	33,348	1,000
London Mutual.....	433,080	345,147	778,227	45,796,358	70,772,360	290,799	281,161	21,609	750
Manitoba Assurance Co.....	126,691	246,742	373,433	23,722,260	19,878,142	94,002	90,036	9,876	None.
Mercantile Fire.....	164,690	31,224	195,914	13,252,166	16,721,786	88,218	82,014	7,282	125
Montreal-Canada Fire.....	214,847	181,345	396,192	26,167,963	27,686,639	209,944	183,170	42,634	600
Nova Scotia Fire.....	57,572	31,699	89,271	6,407,366	6,656,057	17,490	18,736	30	None.
Ontario Fire.....	227,320	109,451	336,771	17,460,438	18,991,336	175,282	184,594	15,221	None.
Ottawa Fire.....	39,288	124,874	164,162	5,726,372	1,325,874	18,263	19,022	2,030	None.
Pacific Coast Fire.....	30,294	7,417	37,711	.....	3,651,738	39,210	39,005	3,067	None.
Quebec Fire.....	159,117	23,962	183,079	13,506,878	16,428,746	49,166	48,316	2,441	None.
Richmond and Drummond.....	102,893	58,177	161,070	8,046,462	6,184,420	77,858	78,847	4,339	None.
Rimouski.....	259,189	85,595	344,784	17,617,865	26,718,881	151,131	148,366	10,353	200
Sovereign Fire.....	71,871	63,409	135,280	8,459,760	6,478,157	68,452	67,886	6,886	None.
Western.....	452,573	585,306	1,037,879	77,011,040	58,250,537	325,162	319,514	38,835	None.
Totals for 1908.....	3,829,427	2,708,736	6,538,163	416,518,648	433,878,730	2,757,508	2,655,014	322,205	7,345
Totals for 1907.....	3,681,335	2,233,216	5,914,551	375,927,812	412,019,532	1,961,352	1,801,449	262,859	13,984

BRITISH COMPANIES.

Alliance.....	132,712	25,090	157,802	14,837,014	20,820,861	78,227	79,673	3,071	None.
Atlas.....	424,924	65,827	490,751	31,505,335	42,670,976	273,852	269,469	14,775	None.
Caledonian.....	317,585	49,821	367,406	26,907,642	38,043,126	250,342	250,882	5,056	None.
Commercial Union.....	1,020,459	214,668	1,235,127	84,667,422	101,164,799	506,174	525,607	35,892	4,180
General Accident Fire and Life.....	75,446	9,340	84,786	7,171,318	6,292,934	5,239	4,182	1,057	None.
Guardian.....	718,413	107,261	825,674	52,298,793	65,115,593	461,479	446,333	40,504	3,000
Law Union and Crown.....	132,707	19,840	152,547	10,532,795	14,502,331	79,183	78,780	5,705	1,900
Liverpool and London and Globe.....	1,388,605	293,970	1,682,575	109,407,538	126,837,526	821,014	802,131	88,477	None.
London and Lancashire Fire.....	454,004	85,243	539,247	37,889,219	45,556,846	284,416	284,920	10,180	307

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London Assurance.....	149,425	43,615	193,040	14,560,277	18,590,476	79,781	86,010	4,587	None.
North British.....	793,670	107,610	901,280	63,611,014	83,560,219	450,588	431,631	45,788	1,434
Northern.....	568,123	73,446	641,569	41,024,107	51,895,609	433,342	420,626	39,169	2,670
Norwich Union Fire.....	563,962	84,805	648,767	43,115,341	55,925,647	359,754	366,968	12,917	None.
Phoenix, of London.....	1,017,845	228,978	1,246,823	74,227,350	85,180,518	553,131	579,278	52,528	11,000
Royal.....	1,323,012	260,330	1,583,342	108,544,918	135,636,338	667,790	703,270	53,305	150
Scottish Union and National.....	260,377	40,372	300,749	21,858,263	30,149,946	174,959	172,127	10,688	475
Sun Insurance Office.....	392,924	65,532	458,456	30,897,567	39,386,514	212,019	202,924	24,423	None.
Yorkshire.....	185,210	27,115	212,325	16,090,288	15,543,150	68,157	70,992	4,780	None.
Totals for 1908.....	9,919,403	1,802,863	11,722,266	789,146,201	976,873,409	5,759,447	5,775,803	452,902	25,116
Totals for 1907.....	9,302,906	1,699,495	11,002,400	748,836,659	937,282,806	5,136,677	5,073,985	537,597	14,014

AMERICAN COMPANIES.

Aetna Insurance Co.....	232,899	29,844	262,743	17,359,707	24,272,762	84,896	88,935	6,824	None.
Connecticut Fire.....	129,507	22,278	151,785	8,937,860	10,586,423	87,295	85,954	11,616	2,000
German-American.....	196,683	43,960	240,643	17,209,153	16,523,571	123,664	131,174	2,153	None.
Hartford Fire.....	636,686	88,838	725,524	50,493,833	58,687,238	298,553	318,158	19,019	None.
Home Fire.....	345,068	47,734	392,802	26,949,190	29,795,488	190,334	188,051	25,913	None.
Insurance Company of North America.....	335,271	50,952	386,223	27,294,182	32,358,124	218,677	206,883	14,802	None.
Lumber Insurance Co.....	82,740	15,353	98,093	4,558,977	3,394,175	55,450	54,276	1,400	None.
National Fire.....	12,617	2,381	14,998	1,435,381	1,290,631	2,480	1,105	1,375	None.
Phoenix, of Brooklyn.....	327,691	47,141	374,832	23,533,390	24,709,957	164,282	176,132	4,338	None.
Phoenix, of Hartford.....	181,994	50,493	232,487	15,882,158	19,339,401	87,980	84,448	7,220	1,000
Queen, of America.....	642,699	107,596	750,295	47,303,226	57,476,405	429,760	430,842	36,675	None.
Rochester German.....	68,350	15,460	83,810	5,621,744	5,144,531	37,381	40,003	1,253	None.
Springfield Fire and Marine.....	8,722	1,613	10,335	1,391,026	1,296,068	None.	None.	None.	None.
St. Paul Fire and Marine.....	87,572	21,196	108,768	5,413,333	5,056,601	42,929	41,543	2,806	None.
Totals for 1908.....	3,288,499	544,839	3,833,338	253,383,160	289,931,375	1,823,681	1,847,504	135,394	3,000
Totals for 1907.....	3,130,234	554,547	3,684,780	239,440,520	265,401,198	1,607,550	1,569,607	159,057	9,777

RECAPITULATION.

Canadian Companies.....	3,829,427	2,708,736	6,538,163	416,518,648	433,878,730	2,757,508	2,655,014	322,205	7,345
British Companies.....	9,919,403	1,802,863	11,722,266	789,146,201	976,873,409	5,549,447	5,775,803	452,902	25,116
American Companies.....	3,288,499	544,839	3,833,338	253,383,160	289,931,375	1,861,843	1,847,504	135,394	3,000
Totals for 1908.....	17,037,329	5,056,438	22,093,767	1,459,048,009	1,700,683,514	10,168,798	10,278,321	910,501	35,461
Totals for 1907.....	16,114,475	4,487,258	20,601,731	1,364,204,991	1,614,703,536	8,705,579	8,445,041	959,513	37,775

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SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1908, inclusive.

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Losses paid in 1905.	Losses paid in 1906.	Losses paid in 1907.	Losses paid in 1908.	Totals for 1869 to 1908.
<i>Canadian Companies.</i>								
Acadia Fire.....	\$ 239,526	\$ 163,612	\$ 311,345	\$ 6,463	\$ 18,307	\$ 27,231	\$ 33,567	\$ 85,568
Anglo-American.....	4,272,612	208,212	529,763	143,737	137,123	166,581	237,662	1,399,586
British America.....	290,101			242,700	266,930	270,614	330,845	6,121,676
Canada Agricultural.....	698,133							290,101
Canada Fire.....	267,861	102,613	156,040	76,536	102,785	87,804	157,805	698,133
Central Canada Manufacturers.....	2,287,870					3,591	16,092	951,444
Citizens.....	148,255							19,683
Dominion.....								2,287,870
Dominion Fire.....	632,961					20,193	144,328	148,255
Eastern.....								164,521
Eastern Canada Manufacturers.....	93,031	83,068	142,503	95,812	92,326	118,144	158,226	632,961
Equity Fire.....	3,018,331	222,565	331,429	258,976	254,564	223,329	281,161	19,683
*London Mutual Fire.....				35,031	53,808	63,899	90,036	783,110
Manitoba Assurance Co.....	768,641	41,137	112,271	27,283	26,928	50,468	82,014	4,590,355
Mercantile Fire.....			87,819	116,052	195,434	192,313	183,170	242,774
Montreal-Canada Fire.....	287,732			7,998	10,770	16,543	18,736	1,108,742
National Fire.....						69,431	184,594	774,788
Nova Scotia Fire.....						93,823	19,022	287,732
Ontario Fire.....	203,488	123,038	188,564	86,738	104,826			54,047
Ottawa Fire.....	108,164							254,025
Ottawa Agricultural.....								819,499
Pacific Coast Fire.....								108,164
Provincial.....	957,146	36,962	142,877	44,518	73,089	39,692	48,316	39,005
Quebec Fire.....	2,317,619				4,774	36,144	78,847	957,146
Richmond and Drummond.....						119,538	148,366	2,703,073
Rimouski.....								119,765
Royal Canadian.....	2,988,950							267,904
†Sovereign.....	736,216							2,988,950
Sovereign Fire.....					514	27,949	67,616	736,216
Stadacona.....	773,695							96,079
Victoria-Montreal.....	59,878							773,695
Western.....	6,283,100	228,471	558,864	257,221	259,953	170,571	319,514	59,878
	27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	1,801,449	2,655,014	8,077,694
								38,662,122
<i>British Companies.</i>								
†Albion Fire Insurance Association.....	1,016,766							1,016,766
Alliance.....	1,421,507	114,640	556,239	87,964	53,809	82,537	79,673	2,396,369
Atlas.....	1,283,212	141,022	488,703	227,883	185,521	236,996	269,469	2,832,806
Caledonian.....	1,972,455	132,790	368,008	158,152	127,114	170,689	250,882	3,180,091
City of London.....	977,455							977,455
Commercial Union.....	6,267,901	261,278	559,371	223,062	202,418	288,982	525,607	8,328,619
Employers' Liability.....	255,801							255,801
General Accident, Fire and Life.....							4,182	4,182
Glasgow and London.....	1,167,345							1,167,345

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Guardian.....	4, 202, 971	285, 672	446, 445	284, 460	280, 528	367, 923	446, 333	6, 314, 332
Imperial.....	4, 181, 342							4, 181, 342
Lancashire.....	4, 492, 270							4, 492, 270
Law Union and Crown.....	92, 603	58, 317	117, 666	26, 826	49, 790	68, 826	78, 780	10, 007, 278
Liverpool and London and Globe.....	6, 383, 410	273, 920	813, 101	430, 892	533, 162	770, 662	802, 131	3, 340, 543
London and Lancashire Fire.....	2, 051, 952	148, 788	422, 806	131, 844	131, 795	168, 438	284, 920	2, 409, 084
London Assurance.....	1, 905, 332	78, 041	168, 649	54, 203	48, 502	68, 347	86, 010	1, 914, 238
Manchester.....	1, 664, 241	102, 460	147, 537					1, 706, 837
National, of Ireland.....	1, 479, 390	156, 895	70, 552					10, 509, 367
North British and Mercantile.....	7, 966, 547	316, 374	741, 146	282, 439	319, 625	451, 605	431, 631	5, 640, 696
Northern.....	3, 629, 880	261, 952	555, 909	219, 090	213, 028	340, 211	420, 626	4, 105, 506
Norwich Union.....	2, 317, 655	224, 809	454, 874	234, 299	247, 127	259, 774	366, 968	7, 407, 107
Phoenix, of London.....	4, 833, 262	307, 293	613, 373	319, 759	357, 723	396, 419	579, 278	3, 325, 321
Queen.....	3, 325, 321							15, 456, 474
Royal.....	11, 071, 294	497, 345	1, 379, 588	490, 421	554, 056	760, 500	703, 270	177, 329
Scottish Commercial.....	177, 329							483, 408
Scottish Imperial.....	483, 408							2, 755, 956
Scottish Union and National.....	1, 599, 301	172, 657	536, 796	96, 963	85, 357	92, 755	172, 127	2, 403, 656
Sun Insurance Office.....	1, 204, 784	131, 057	326, 955	150, 869	168, 456	218, 611	202, 924	3, 017, 595
Union Assurance Society.....	1, 714, 466	138, 454	405, 201	215, 580	271, 233	272, 661		549, 440
United Fire.....	549, 440							129, 041
Yorkshire Fire and Life.....						58, 049	70, 992	
	79, 688, 641	3, 803, 764	9, 172, 919	3, 634, 706	3, 829, 244	5, 073, 985	5, 775, 803	110, 979, 062
American Companies.								
Ætna.....	3, 469, 489	116, 992	262, 709	95, 265	76, 725	82, 165	88, 935	4, 192, 280
Agricultural, of Watertown.....	857, 278							857, 278
American Fire.....	66, 980							66, 980
Andes.....	5, 668							5, 668
Connecticut Fire.....	418, 691	48, 497	112, 941	18, 730	30, 564	69, 302	85, 954	781, 679
German-American.....				34, 712	48, 148	81, 223	131, 174	295, 257
Hartford Fire.....	2, 767, 571	102, 555	333, 098	185, 198	239, 367	307, 852	318, 158	4, 253, 799
Home, New Haven.....	60, 691							60, 691
Home, New York.....	1, 794	61, 654	425, 292	159, 003	132, 325	212, 116	188, 051	1, 180, 235
Insurance Co. of North America.....	906, 525	108, 194	302, 134	82, 456	129, 496	168, 634	206, 883	1, 904, 322
Lumber Insurance Company.....					39, 105	15, 027	54, 276	108, 408
National Fire.....							1, 105	1, 105
Phoenix, of Brooklyn.....	1, 126, 664	81, 713	241, 826	97, 903	108, 411	185, 351	176, 132	2, 018, 000
Phoenix, of Hartford.....	1, 435, 091	76, 268	144, 197	78, 693	63, 736	69, 242	81, 448	1, 951, 675
Queen, of America.....	2, 101, 193	261, 401	542, 943	214, 788	272, 219	324, 018	430, 842	4, 147, 404
Rochester German.....					12, 820	54, 677	40, 003	107, 500
Springfield Fire.....							None.	None.
St. Paul Fire and Marine.....							41, 543	41, 543
	13, 217, 635	857, 274	2, 365, 140	966, 748	1, 152, 916	1, 569, 607	1, 847, 504	21, 976, 824

RECAPITULATION.

Canadian Companies.....	27, 433, 310	1, 209, 678	2, 561, 475	1, 399, 065	1, 602, 131	1, 801, 449	2, 655, 014	38, 662, 122
British Companies.....	79, 688, 641	3, 803, 764	9, 172, 919	3, 634, 706	3, 829, 244	5, 073, 985	5, 775, 803	110, 979, 062
American Companies.....	13, 217, 635	857, 274	2, 365, 140	966, 748	1, 152, 916	1, 569, 607	1, 847, 504	21, 976, 824
	120, 339, 586	5, 870, 716	14, 099, 534	6, 000, 519	6, 584, 291	8, 445, 041	10, 278, 321	171, 618, 008

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Formerly the Fire Insurance Association.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1908, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,829,427	416,518,648	433,878,730	2,655,014
Totals.....	58,676,133	6,080,215,579	.....	38,662,122
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,647	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231

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SUMMARY of Fire Insurance in Canada for the Years 1869 to 1908, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid .
BRITISH COMPANIES—<i>Con.</i>				
	\$	\$	\$	\$
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,354,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,409	5,775,803
Totals.....	169,292,389	15,536,172,351	.....	110,979,062
AMERICAN COMPANIES.				
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,751	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950*	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,499	253,383,160	289,931,375	1,847,504
Totals.....	35,732,534	3,054,461,205	.....	21,976,824

TOTALS FOR ALL YEARS FROM 1869 TO 1908 INCLUSIVE.

Canadian Companies.....	58,676,133	6,080,215,579	.....	38,662,122
British ".....	169,292,389	15,536,172,351	.....	110,979,062
American ".....	35,732,534	3,054,461,205	.....	21,976,824
Grand totals.....	263,701,056	24,670,849,135	.....	171,618,008

* These returns are imperfect.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
In Canada.....	\$ 83,321	6,987,517	\$ 6,759,099	\$ 34,511	\$ 33,567	\$ 4,034	\$ None.	} Total business, Dec. 31, 1908.
In other countries.....	7,571	621,032	550,832	1,225	1,099	126	None.	
Totals.....	90,892	7,608,549	7,309,931	35,736	34,666	4,160	None.	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada.....	270,407	30,026,653	29,232,412	264,827	237,662	58,706	1,800	} Total business, Dec. 31, 1908.
In other countries.....	10,778	1,147,699	508,994	12,909	11,601	1,657	None.	
Totals.....	281,185	31,174,352	29,741,436	277,736	249,263	60,363	1,800	

BRITISH AMERICA ASSURANCE COMPANY.

Fire insurance.....	1,738,371	278,219,787	270,733,884	1,196,975	1,183,810	183,016	15,151	} Total business, Dec. 31, 1908.
Inland marine.....	210	95,290	None.	12,815	26,951	5,519	None.	
Ocean marine.....	18,609	13,458,331	None.	70,772	67,772	6,101	2,000	
Totals.....	1,757,190	291,773,417	270,733,884	1,280,562	1,278,533	194,636	17,151	

CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	227,003	15,877,818	22,654,221	161,370	157,805	16,546	None.	} Total business, Dec. 31, 1908.
In other countries.....	8,815	755,740	727,190	256	256	None.	None.	
Totals.....	235,818	16,633,558	23,381,411	174,626	158,061	16,546	None.	

DOMINION FIRE INSURANCE COMPANY.

In Canada.....	183,154	20,701,174	9,113,632	157,324	144,328	16,294	None.	} Total business, Dec. 31, 1908.
In other countries.....	10,706	1,798,111	952,108	2,006	2,006	None.	None.	
Totals.....	193,860	22,499,285	10,065,740	159,330	146,334	16,294	None.	

EQUITY FIRE INSURANCE COMPANY

In Canada.....	205,658	20,574,936	22,113,637	177,559	158,226	33,348	1,000
In other countries.....	7,985	1,039,429	432,228	11,977	16,335	447	3,396
Totals.....	213,643	21,614,365	22,545,865	189,536	174,561	33,795	4,096

Total business, Dec. 31, 1908.

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada.....	433,080	45,796,358	70,772,360	290,799	281,161	21,609	750
In other countries.....	26,631	11,445,599	3,273,316	24,072	24,144	1,108	None.
Totals.....	459,711	57,241,957	74,045,676	414,871	305,305	22,717	750

Total business, Dec. 31, 1908.

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada.....	214,847	26,167,963	27,686,639	209,944	183,170	42,634	600
In other countries.....	13,122	1,167,155	534,036	10,867	10,077	1,657	None.
Totals.....	227,969	27,335,118	28,220,675	220,811	193,247	4,291	600

Total business, Dec. 31, 1908.

ONTARIO FIRE INSURANCE COMPANY.

In Canada.....	227,320	17,460,438	18,991,336	175,282	184,594	15,221	None.
In other countries.....	3,188	547,115	235,451	6,988	6,428	559	None.
Totals.....	230,508	18,007,553	19,226,787	182,270	191,022	15,780	None.

Total business, Dec. 31, 1908.

OTTAWA FIRE INSURANCE COMPANY.

In Canada.....	39,288	5,726,372	1,325,874	18,263	19,022	2,030	None.
In other countries.....	25,857	1,648,844	1,447,416	9,685	9,312	374	None.
Totals.....	65,145	7,375,216	2,773,290	27,948	28,334	2,404	None.

Total business, Dec. 31, 1908.

PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada.....	30,294	.....	3,651,738	39,210	39,005	3,067	None.
In other countries.....	9,714	.....	2,589,256	6,857	5,325	2,282	None.
Totals.....	40,008	.....	6,240,994	46,067	44,330	5,349	None.

Total business, Dec. 31, 1908.

LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

In Canada.....	259,189	17,617,865	26,718,881	151,131	148,366	10,353	200
In other countries.....	18,484	1,250,980	596,439	9,958	9,958	None.	None.
Totals.....	277,673	18,868,845	27,315,320	161,089	158,324	10,353	200

Total business, Dec. 31, 1908.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies, which do business outside of the Dominion, and of Fire and Inland Marine, &c., business done by companies combining these branches, for 1908—*Concluded*.

SOVEREIGN FIRE ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	71,871	8,459,760	6,478,157	68,452	67,616	6,886	None.	Total business, Dec. 31, 1908.
In other countries...	36,234	6,841,111	4,238,215	10,488	11,355	2,175	None.	
Totals.....	108,105	15,300,871	10,716,372	78,940	78,971	9,061	None.	

WESTERN ASSURANCE COMPANY.

Fire Insurance.....	1,975,323	367,287,853	339,985,269	1,615,650	1,544,317	238,501	18,004	Total business, Dec. 31, 1908.
Inland Marine.....	190,283	56,525,758	5,120,508	160,128	168,644	34,605	None.	
Ocean Marine.....	513,681	206,811,358	13,464,612	393,232	366,885	63,680	4,000	
Totals.....	2,679,287	630,624,969	358,570,689	2,169,010	2,079,846	336,186	22,004	

ÆTNA INSURANCE COMPANY.

Fire Insurance.....	232,899	17,359,707	24,272,762	84,896	88,935	6,824	None.	In Canada, Nov. 30, 1908.
Inland Marine.....	9,351	1,595,796	128,950	5,195	5,195	None.	None.	
Totals.....	242,250	18,955,503	24,401,712	90,091	94,130	6,824	None.	

ALLIANCE ASSURANCE COMPANY, LIMITED.

Fire Insurance.....	132,712	14,837,014	20,820,861	78,227	79,673	3,071	None.	In Canada, Dec. 31, 1908.
Inland Marine.....	6,770	2,388,527	30,626	4,541	3,780	761	None.	
Totals.....	139,482	17,225,541	20,851,487	82,768	83,453	3,832	None.	

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

Fire Insurance.....	1,020,459	84,667,422	101,164,799	506,174	525,607	35,892	4,180	In Canada, Dec. 31, 1908.
Inland Marine.....	35,204	12,207,506	61,252	42,007	39,805	2,202	None.	
Totals.....	1,055,663	96,874,928	101,226,051	548,181	565,412	38,094	4,180	

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance.....	335,271	27,294,182	32,358,124	218,677	206,883	14,802	} In Canada, Dec. 31, 1908.
Inland Marine.....	24,017	2,591,298	578,783	11,255	11,638	3,121	
Totals.....	359,288	29,885,480	32,936,907	229,932	218,521	17,926	None.

PHENIX INSURANCE COMPANY OF BROOKLYN.

Fire Insurance.....	327,691	23,533,390	24,709,957	164,282	176,132	4,238	} In Canada, Dec. 31, 1908.
Tornado.....	61	20,950	30,425	20	20	None.	
Totals.....	327,752	23,554,340	24,740,382	164,302	176,152	4,338	None.

SAINT PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire Insurance.....	87,572	5,413,333	5,056,601	42,929	41,543	2,806	} In Canada, Dec. 31, 1908.
Inland Marine.....	9,330	6,992,746	30,626	4,541	3,780	761	
Totals.....	96,902	12,406,079	5,087,227	47,470	45,323	3,567	None.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire Insurance.....	8,722	1,391,026	1,296,068	None.	None.	None.	} In Canada, Dec. 31, 1908.
Tornado.....	95	12,000	12,000	None.	None.	None.	
Totals.....	8,817	1,403,026	1,308,068	None.	None.	None.	None.

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire Insurance.....	185,210	16,090,288	15,543,150	68,157	70,992	4,780	} In Canada, Dec. 31, 1908.
Live Stock.....	2,209	83,440	35,470	1,000	None.	1,000	
Totals.....	187,419	16,173,728	15,578,620	69,157	70,992	5,780	None.

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INLAND Marine Insurance Business in Canada, 1908.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.							
British America.....	\$ 594	\$ 84,199	None.	\$ 2,606	None.	None.	\$ 2,606
Western.....	26,233	4,751,338	1,286,225	11,475	1,000	None.	12,475
Totals.....	26,827	4,835,537	1,286,225	14,081	1,000	None.	15,081
BRITISH COMPANIES.							
Alliance Assurance Co.....	6,770	2,388,527	30,626	3,780	761	None.	4,541
Commercial Union.....	35,204	12,297,506	61,252	39,805	2,202	None.	42,007
British and Foreign Marine.....	84,098	35,978,493	490,017	66,995	11,493	None.	39,727
Marine Insurance Company.....	35,802	113,533,653	None.	1,267	None.	None.	1,267
Totals.....	161,874	164,107,879	581,895	111,847	14,456	None.	87,542
AMERICAN COMPANIES.							
Ætna Insurance Co.....	9,351	1,595,796	128,950	5,195	None.	None.	5,195
Insurance Company of North America.....	24,017	2,591,298	573,783	11,638	3,124	None.	11,252
Saint Paul Fire and Marine.....	9,330	6,992,746	30,626	3,780	761	None.	4,541
Totals.....	42,698	11,179,840	738,359	20,613	3,885	None.	20,991
RECAPITULATION.							
Canadian Companies.....	26,827	4,835,537	1,286,225	14,081	1,000	None.	15,081
British Companies.....	161,874	164,107,879	581,895	111,847	14,456	None.	87,542
American Companies.....	42,698	11,179,840	738,359	20,613	3,885	None.	20,991
Totals for 1908.....	231,399	180,123,256	2,606,479	146,541	19,341	None.	123,614
Totals for 1907.....	245,551	231,372,293	1,021,453	98,149	17,795	None.	97,109

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FIRE INSURANCE Done in Canada in 1908.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1907.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of pre- miums received.	The same for 1907.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadia Fire.....	6,987,517	101,548 73	1.45	1.47	33,567 45	83,321 03	40.29	31.91
Anglo-American.....	30,026,653	460,315 50	1.53	1.56	237,662 39	270,407 42	87.89	62.43
British America.....	54,272,349	743,185 55	1.37	1.33	330,844 82	473,921 26	69.81	46.96
Canadian Fire.....	15,877,818	355,672 31	2.24	1.81	157,805 01	227,002 63	69.52	35.30
Central Canada Manu- facturers.....	2,600,574	29,833 66	1.15	1.19	16,091 99	23,269 49	69.15	93.21
Dominion Fire.....	20,701,174	321,486 42	1.55	1.49	144,327 72	183,154 16	78.80	25.34
Eastern Canada Manu- facturers.....	2,302,699	26,407 17	1.15	1.23	16,091 97	23,269 46	69.15	93.21
Equity Fire.....	20,574,936	294,755 02	1.43	1.45	158,225 57	205,658 49	76.94	56.68
London Mutual.....	45,796,358	679,561 23	1.48	1.51	281,161 47	433,080 15	64.92	58.34
Manitoba Assurance Co..	23,722,260	378,390 95	1.60	1.65	90,036 27	126,690 55	71.07	42.55
Mercantile Fire.....	13,252,166	200,062 64	1.51	1.50	82,013 82	164,689 71	49.80	31.80
Montreal-Canada Fire...	26,167,963	401,487 22	1.53	1.57	183,170 04	214,846 65	85.26	72.00
Nova Scotia Fire.....	6,407,366	94,903 07	1.48	1.39	18,736 25	57,571 66	32.54	32.36
Ontario Fire.....	17,460,438	308,493 34	1.77	1.69	184,593 87	227,320 41	81.20	28.30
Ottawa Fire.....	5,726,372	120,076 82	2.10	1.69	19,022 13	39,287 93	48.42	.....
Pacific Coast Fire.....	.....	.....	.....	.....	39,004 90	30,294 49	128.75	.....
Quebec Fire.....	13,506,878	185,746 18	1.38	1.38	48,316 15	159,117 44	30.37	26.61
Richmond & Drummond.	8,046,462	168,785 63	2.10	2.07	78,846 68	102,893 10	76.63	39.06
Rimouski.....	17,617,865	279,397 70	1.59	1.75	148,366 04	259,188 66	57.24	55.61
Sovereign Fire.....	8,459,760	137,093 92	1.62	1.61	67,615 78	71,870 94	94.08	37.87
Western.....	77,011,040	1,041,254 97	1.35	1.35	319,513 66	452,573 09	70.60	40.73
Totals.....	416,518,648	6,328,458 03	1.52	1.51	2,655,013 98	3,829,428 72	69.33	48.93
<i>British Companies.</i>								
Alliance.....	14,837,014	157,358 00	1.06	1.04	79,673 04	132,712 22	60.03	63.10
Atlas.....	31,505,335	480,821 33	1.53	1.53	269,469 37	424,923 58	63.42	54.99
Caledonian.....	26,907,642	365,794 75	1.36	1.35	250,881 56	317,585 51	79.00	52.41
Commercial Union.....	84,667,422	1,237,058 66	1.46	1.49	525,606 59	1,020,459 44	51.51	47.98
General Accident Fire & Life.....	7,171,318	105,067 30	1.47	.....	4,181 99	75,445 73	5.54	.....
Guardian.....	52,298,793	820,250 96	1.57	1.58	446,332 71	718,412 67	62.13	53.10
Law Union and Crown...	10,532,795	153,149 37	1.45	1.55	78,780 07	132,706 69	59.36	48.11
Liverpool & London & Globe.....	109,407,538	1,663,546 04	1.52	1.54	802,131 20	1,388,605 00	57.77	63.65
London and Lancashire Fire.....	37,889,219	538,831 08	1.42	1.35	284,919 91	454,003 67	62.76	40.63
London Assurance.....	14,560,277	193,476 85	1.33	1.33	86,010 00	149,424 53	57.56	48.56
North British.....	63,611,014	893,905 64	1.41	1.42	431,631 08	793,609 65	54.38	61.34
Northern.....	41,024,107	636,183 06	1.55	1.53	420,626 36	568,123 36	74.04	59.41
Norwich Union Fire.....	43,115,341	647,372 72	1.50	1.53	366,968 41	563,961 88	65.07	45.11
Phoenix, of London.....	74,227,350	1,241,190 15	1.67	1.64	579,277 75	1,017,844 59	56.91	46.16
Royal.....	108,544,918	1,563,310 26	1.44	1.43	703,270 11	1,323,012 00	53.16	62.06
Scottish Union and Na- tional.....	21,858,263	303,930 39	1.39	1.39	172,126 90	260,376 94	66.11	35.11
Sun Insurance Office....	30,897,567	460,146 47	1.49	1.51	202,923 73	392,923 93	51.64	57.72
Yorkshire.....	16,090,288	213,244 31	1.33	1.30	70,991 83	185,210 38	38.33	42.21
Totals.....	789,146,201	11,674,637 34	1.48	1.48	5,775,802 61	9,919,401 77	58.23	54.54
<i>American Companies.</i>								
Ætna Insurance Co.....	17,359,707	263,134 77	1.52	1.51	88,935 44	232,899 53	38.19	34.30
Connecticut Fire.....	8,937,860	148,603 27	1.66	1.72	85,954 01	129,506 53	66.37	49.18
German American.....	17,209,153	241,626 00	1.40	1.53	131,174 28	196,682 54	66.69	46.71
Hartford Fire.....	50,493,833	757,033 31	1.50	1.57	318,157 73	636,685 90	49.97	46.96
Home Fire.....	26,949,190	391,920 17	1.45	1.49	188,050 86	345,068 05	54.50	59.90
Insurance Co. of North America.....	27,294,182	386,130 36	1.41	1.42	206,883 21	335,271 44	61.71	49.26
Lumber Insurance Co..	4,558,977	100,628 39	2.21	2.44	54,275 74	82,739 87	65.60	24.73
National Fire.....	1,435,381	26,497 18	1.85	.....	1,104 70	12,617 13	8.76	.....
Phoenix, of Brooklyn....	23,533,390	376,560 31	1.60	1.61	176,131 93	327,690 79	53.75	59.33
Phoenix, of Hartford....	15,882,158	232,099 80	1.46	1.48	84,447 84	181,994 16	46.40	37.67
Queen, of America.....	47,303,226	749,305 37	1.58	1.61	430,842 30	642,699 01	67.04	54.56
Rochester-German.....	5,621,744	84,347 14	1.50	1.55	40,003 37	68,349 70	58.53	84.31
Springfield Fire & Marine.	1,391,026	22,530 89	1.62	.....	None.	8,722 27	.....	.....
St. Paul Fire & Marine..	5,413,333	112,901 51	2.09	1.48	41,543 45	87,571 67	47.44	.....
Totals.....	253,383,160	3,893,318 47	1.54	1.56	1,847,504 86	3,288,498 59	56.18	50.14
Grand totals.....	1,459,048,009	21,896,413 84	1.50	1.50	10,278,321 45	17,037,329 08	60.33	52.41

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TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1908

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets.	Nature of Business
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	16,894 00	37,500 00	478,444 80	None.	8,877 59	32,691 96	156 28	10 00	574,574 63	Fire.
Anglo-American.....	None.	10,750 00	217,749 83	None.	52,942 50	38,612 30	803 16	56,861 07	377,718 86	"
British American.....	170,000 00	None.	1,600,039 18	None.	140,043 18	25,032 42	23,040 38	18,174 35	1,976,329 51	Fire, Inland and Ocean.
Canadian Fire.....	None.	422,000 00	160,150 00	None.	31,252 89	53,612 17	2,701 54	7,435 99	677,152 59	Fire.
Central Canada Manufacturers.	None.	None.	51,570 00	None.	2,202 23	2,943 11	945 00	585 17	58,215 51	"
Dominion Fire.....	None.	None.	53,573 25	None.	40,144 33	6,468 31	413 16	38,979 74	139,578 79	"
Eastern Canadian Manufacturers.	None.	None.	60,000 00	None.	2,202 24	3,870 08	500 00	585 18	467,157 50	"
Equity Fire.	None.	4,500 00	127,806 71	None.	25,457 05	9,997 79	600 78	26,842 13	195,204 46	"
London Mutual.....	16,000 00	69,170 00	165,036 34	None.	182,197 52	149,572 14	4,360 42	48,452 77	631,789 19	"
Manitoba Assurance Co.	None.	13,000 00	261,549 00	None.	15,798 83	47,069 47	1,601 69	1,028 53	340,047 52	"
Mercantile Fire.	None.	None.	287,003 02	None.	25,040 40	41,490 75	1,081 56	None.	531,615 73	"
Montreal Canada....	17,000 00	3,708 14	170,900 00	None.	61,587 92	15,242 14	1,009 95	34,594 61	304,042 76	"
Nova Scotia Fire....	12,000 00	None.	145,300 18	16,000 00	8,326 81	21,311 75	568 87	3,500 00	207,007 61	"
Ontario Fire....	None.	None.	61,091 45	None.	31,789 08	67,779 03	400 00	40,603 14	201,662 70	"
Ottawa Fire.....	None.	None.	86,728 95	2,000 00	13,597 78	54,708 88	1,160 83	1 00	158,197 44	"
Pacific Coast Fire..	42,000 00	12,000 88	121,838 66	None.	19,142 80	23,865 09	3,943 94	2,007 55	221,798 92	"
Quebec Fire.....	81,272 34	None.	258,465 71	None.	19,643 60	77,333 08	1,555 00	996 66	439,266 39	"
Richmond and Drummond.	None.	None.	61,515 00	None.	18,660 59	24,109 33	450 46	9,705 18	114,440 56	"
Rimouski.	25,000 00	None.	91,000 00	5,000 00	149,980 58	99,719 62	970 49	12,511 49	351,182 18	"
Sovereign Fire.	None.	17,950 00	323,558 57	None.	24,447 62	71,106 97	3,346 22	6,419 73	446,829 11	"
Western	136,000 00	7,000 00	2,251,700 07	None.	439,277 83	134,957 21	25,287 95	33,916 36	3,058,139 42	Fire, Inland Marine and Ocean.
Total.	516,166 34	597,579 02	7,065,020 72	23,000 00	1,312,613 37	1,001,493 60	74,897 68	343,210 65	10,933,981 38	

* Not including \$102,621.38 premium notes which are treated as contingent assets only.

† Not including \$102,621.41 premium notes which are treated as contingent assets only.

TABLE II.—CANADIAN COMPANIES—LIABILITIES—1908.

Companies.	Unsettled Losses.	*Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	4,160 32	56,762 00	10,287 90	71,210 22	503,364 41	300,000 00	Fire.
Anglo-American.....	62,162 31	208,542 33	13,710 51	284,415 15	93,303 71	100,408 00	
British American.....	211,786 88	1,316,510 91	287,947 16	1,816,244 95	190,684 53	1,399,029 79	Fire, Inland and Ocean.
Canadian Fire.....	16,545 60	197,021 75	155 94	213,723 29	463,429 30	250,000 00	Fire.
Central Canada Manufacturers.....	None.	10,500 00	39,927 53	50,427 53	7,817 98	**25,222 93	"
Dominion Fire.....	16,293 90	112,509 68	26,293 21	155,096 79	— 15,518 00	147,662 75	"
Eastern Canada Manufacturers.....	None.	10,500 00	46,698 98	57,198 98	9,958 52	**25,222 95	"
Equity Fire.....	38,190 47	149,693 39	41,883 76	229,767 62	— 34,563 16	127,440 00	"
London Mutual.....	23,467 33	501,306 87	45,340 65	570,114 85	64,674 34	17,500 00	"
Manitoba Assurance Co.....	9,876 42	165,047 98	2,000 00	176,924 40	163,123 12	15,000 00	"
Mercantile Fire.....	7,407 26	107,786 42	None.	115,193 68	239,422 05	50,000 00	"
Montreal-Canada Fire.....	44,890 32	192,608 03	12,074 96	249,573 31	54,469 45	39,490 00	"
Nova Scotia Fire.....	30 00	52,088 17	9,909 56	62,027 73	144,979 88	100,800 00	"
Ontario Fire.....	15,779 93	147,380 35	24,657 62	187,767 90	13,894 80	102,990 00	"
Ottawa Fire.....	2,404 09	30,171 66	None.	32,575 75	125,621 69	**125,000 00	"
Pacific Coast Fire.....	5,349 53	45,741 85	4,933 09	56,024 47	168,774 45	145,696 00	"
Quebec Fire.....	2,441 16	113,688 77	None.	116,129 93	323,136 46	125,000 00	"
Richmond and Drummond.....	4,338 72	65,374 52	9,527 36	79,240 60	35,199 96	77,775 00	"
Rimouski.....	10,552 58	222,536 08	5,615 37	238,704 03	145,478 15	52,506 50	"
Sovereign Fire.....	9,062 17	74,559 73	15,463 64	99,084 54	347,744 57	341,662 00	"
Western.....	555,189 70	1,806,012 72	472,435 11	2,636,637 53	421,501 89	12,484,925 65	Fire, Inland Marine and Ocean.
Totals.....	812,927 69	5,586,293 24	1,068,862 35	7,498,083 28	3,435,898 10	6,053,031 57	

The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1908, as provided by the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other corporate subjects.

In December, 1906, the capital stock of this Company, which was formerly \$1,000,000, was further increased by an issue of \$550,000 7 per cent preference stock, subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000, of which there had been paid in up to the date of the return \$1,399,029.79.

*The capital stock of this Company which had previously been \$500,000 the whole of which was subscribed and \$125,000 paid thereon was by chapter 83 of the Statutes of 1904 reduced to \$250,000, the amount paid up remaining unchanged. An addition of \$125,000 was paid in out of surplus in 1905, making the capital fully paid up.

**\$150,000 was paid into the capital stock of this Company during the year 1904 and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to \$100,000, the same amount at which it stood at the end of 1903. Further calls received during 1907 bring the paid-up capital to \$125,000. The collected capital was reduced from \$500,000 to \$250,000, at which it now stands.

††In December, 1906, preference stock of this Company to the amount of \$500,000 was called in and cancelled, and a new issue of \$100,000 7 per cent preference stock was made at 25 per cent premium. The total capital is now \$2,500,000, fully subscribed.

***Deposit capital.

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TABLE III.—Showing the Assets in Canada of British and American
BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance.....	March 1, 1892.....	None.	None.	197,343 00
Atlas.....	March 7, 1887.....	None.	None.	327,814 83
Caledonian.....	February, 1883.....	None.	None.	275,160 67
Commercial Union.....	September 11, 1863.....	325,000 00	None.	898,755 83
General Accident, Fire and Life.....	July 13, 1908.....	None.	None.	186,815 61
Guardian.....	May 1, 1869.....	418,750 00	None.	776,718 33
Law Union and Crown.....	April 1, 1899.....	16,086 25	4,707,605 08	183,548 60
Liverpool and London and Globe.....	June 4, 1851.....	350,000 00	1,635,550 00	1,071,174 32
London and Lancashire Fire.....	April 1880.....	None.	None.	368,270 03
London Assurance.....	March, 1862.....	None.	None.	170,340 00
North British.....	1862.....	169,325 00	3,226,211 38	2,544,091 24
Northern.....	1867.....	None.	None.	459,456 89
Norwich Union Fire.....	April 1, 1880.....	80,000 00	None.	457,700 01
Phoenix, of London.....	1804.....	None.	None.	751,256 25
Royal.....	1851.....	525,000 00	598,250 00	1,391,220 63
Scottish Union and National.....	February, 1882.....	None.	331,076 16	231,913 87
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	329,732 58
Yorkshire.....	January 16, 1907.....	None.	550,000 00	175,632 38
Totals.....		1,930,011 25	11,048,692 62	10,796,945 07

AMERICAN

Etna Insurance Co.....	1821.....	None.	None.	190,247 14
Connecticut Fire.....	1886.....	None.	None.	110,000 00
German American.....	December 7, 1904.....	None.	None.	128,152 00
Hartford Fire.....	November, 1836.....	None.	None.	490,775 98
Home Fire.....	1902.....	None.	None.	298,333 33
Insurance Co. of North America.....	1889.....	None.	None.	232,784 83
Lumber Insurance Co.....	October 8, 1906.....	None.	None.	102,720 00
National Fire.....	1908.....	None.	None.	175,000 00
Phenix, of Brooklyn.....	May 1, 1874.....	None.	None.	230,835 00
Phoenix, of Hartford.....	May 20, 1890.....	None.	None.	250,415 00
Queen, of America.....	November 2, 1891.....	None.	None.	493,758 17
Rochester German.....	November 11, 1905.....	None.	None.	98,100 00
Springfield Fire and Marine.....	November 5, 1908.....	None.	None.	170,750 00
St. Paul Fire and Marine.....	September 14, 1907.....	None.	None.	159,050 00
Totals.....		None.	None.	3,130,921 45

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companies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1908.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	10,130 22	7,635 75	None.	None.	215,108 97	Fire and Inland Marine.
None.	33,017 64	22,667 67	2,350 71	5,000 00	390,850 85	"
None.	28,315 27	14,380 91	None.	6,400 00	324,256 85	"
2,000 00	108,236 33	66,123 64	844 67	13,457 88	1,414,418 35	"
None.	23,171 87	33,439 46	1,751 61	3,723 65	248,902 20	"
None.	72,894 52	75,516 84	9,464 37	None.	1,353,344 06	"
None.	7,828 09	193,264 69	164,499 61	7,265 87	5,280,098 19	"
4,969 35	52,126 73	151,327 00	15,245 58	16,633 98	3,297,026 96	" and Life.
None.	40,256 49	66,042 77	1,988 36	None.	476,557 65	"
None.	20,552 47	4,841 72	None.	None.	195,734 19	" and Life.
87,600 00	79,254 63	113,281 47	78,783 46	5,000 00	6,303,547 18	" and Life.
None.	38,463 30	27,641 90	None.	8,000 00	533,562 09	"
None.	38,144 45	76,279 93	None.	5,000 00	657,124 39	"
None.	54,739 18	11,441 22	8,228 53	None.	825,665 18	"
29,392 11	124,422 75	52,578 00	17,102 73	35,793 87	2,773,760 09	" and Life.
None.	17,650 47	26,012 74	1,763 33	None.	608,416 57	"
None.	36,286 05	21,167 37	None.	7,497 46	440,533 46	"
None.	10,885 77	16,256 99	None.	4,288 38	757,063 52	" and Live Stock.
123,961 46	796,376 23	979,900 07	302,022 96	118,061 09	26,095,970 75	

COMPANIES.

None.	14,658 70	None.	None.	None.	204,905 84	Fire and Inland Marine.
None.	17,884 62	None.	641 67	None.	128,526 29	"
None.	18,549 22	17,675 95	158 90	None.	164,536 07	"
None.	87,333 73	28,883 09	6,778 36	None.	613,771 16	"
None.	22,587 82	None.	None.	None.	320,921 15	"
None.	22,333 60	36,622 56	1,652 50	None.	293,393 49	" and Inland Marine.
None.	9,776 45	None.	1,872 50	None.	114,368 95	"
None.	11,499 51	None.	None.	None.	186,499 51	"
None.	52,700 79	None.	None.	None.	283,535 79	" and Tornado.
None.	21,230 05	2,292 84	1,845 80	6,445 91	282,229 60	"
None.	56,556 70	5,391 47	7,006 59	None.	562,712 93	"
None.	5,317 88	24,750 84	722 92	None.	128,891 64	"
None.	9,756 59	None.	2,250 37	None.	182,756 96	" and Tornado.
None.	10,383 13	None.	666 35	None.	170,099 48	" and Inland Marine.
None.	360,568 79	115,616 75	23,595 96	6,445 91	3,637,148 86	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1908.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire).	Reserve of Unearned Premiums (Fire).	Liability under Life Branch.	Sundry		Total Liabilities in Canada.	e Excess of Assets over Liabilities. d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
Alliance	3,832 37	104,379 21		None.	103,211 58	e 100,897 39		Fire and Inland Marine.
Atlas.	14,744 55	297,119 12		None.	311,893 67	e 73,957 18		Fire.
Caledonian.	5,056 34	243,086 77		5,101 96	253,245 07	e 71,011 78		
Commercial Union.	42,273 87	734,755 03		24,848 39	801,877 29	e 612,541 06		
General Accident, Fire and Life.	1,027 05	53,146 17		4,972 32	59,175 54	e 189,726 66		
Guardian.	43,503 61	476,222 39		None.	519,726 00	e 833,618 06		
Law Union and Crown.	7,605 15	107,696 32		None.	115,301 47	e5,164,796 72		
Liverpool and London and Globe.	88,476 92	1,010,379 48	103,144 25	500 00	1,202,497 65	e2,094,529 31		and Life.
London and Lancashire Fire.	10,486 75	356,814 45		None.	367,301 20	e 109,256 45		
London Assurance.	1,587 00	117,062 23	10,665 75	None.	132,314 98	e 63,419 21		and Life.
North British.	47,221 93	576,508 88	435,778 11	10,469 87	1,069,978 79	e5,233,568 39		and Life.
Northern	11,839 31	391,206 91		None.	433,046 22	e 100,515 87		
Norwich Union Fire.	12,917 20	397,910 85		None.	410,828 05	e 246,296 34		
Phoenix of London.	63,528 02	708,226 49		None.	771,754 51	e 53,910 67		
Royal.	53,454 67	947,639 69	444,128 00	None.	1,445,222 36	e1,328,537 73		and Life.
Scottish Union and National.	11,162 62	198,817 62		None.	209,980 24	e 398,436 33		
Sun Insurance Co.	21,423 37	281,508 22		None.	303,931 59	e 134,601 87		and Live Stock.
Yorkshire.	5,780 00	117,157 08		None.	122,937 08	e 634,126 44		
Total.	481,980 73	7,119,636 91	993,713 11	45,892 54	8,641,223 29	e17,454,747 46		

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, during the Year 1908—Concluded.

AMERICAN COMPANIES.

Companies.	Unsettled Losses (Fire, Inland Marine, &c).		Reserve of Unearned Premiums (Fire, Inland Marine, &c).		Liabilities under Life Branch.		Sundry.		Total Liabilities in Canada.		Excess of Assets over Liabilities. The Reverse.		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Aetna Insurance Co.	6,824	27	168,275	00			None.		175,099	27	e 29,806	57	Fire and Inland Marine.
Connecticut Fire.	13,616	15	86,926	80			None.		100,542	95	e 27,983	34	Fire.
German-American.	2,153	00	117,615	37			3,919	80	123,688	17	e 40,847	90	"
Hartford Fire.	19,018	79	432,025	23			None.		451,044	02	e 162,727	14	"
Home Fire.	25,912	54	210,254	02			None.		236,166	56	e 84,754	59	"
Insurance Company of North America.	17,925	72	226,642	25			None.		244,567	97	e 48,825	52	" and Inland Marine.
Lumber Insurance Co.	1,400	00	43,137	00			None.		44,537	00	e 69,831	95	"
National Fire.	1,375	00	12,881	51			None.		14,256	51	e 172,243	00	"
Plain, of Brooklyn.	4,337	87	197,542	99			None.		201,880	86	e 81,654	93	" and Inland Marine.
Phoenix, of Hartford.	8,220	21	135,680	37			None.		143,900	58	e 138,329	02	"
Queen, of America.	36,675	00	447,130	81			744	63	484,550	44	e 78,162	49	"
Rochester German.	1,252	50	37,681	33			None.		38,933	83	e 89,957	81	"
Springfield Fire and Marine.	None.		11,486	18			None.		11,486	18	e 171,270	78	" and Tornado.
St. Paul Fire and Marine.	3,566	75	48,152	07			763	81	52,482	63	e 117,616	85	" and Inland Marine.
Totals.	142,277	80	2,175,430	93			5,428	24	2,323,136	97	1,314,011	89	

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies doing
British and American
CANADIAN COMPANIES—INCOME

INCOME (CASH).					
Companies.	Net cash for Premiums.	Interest and Dividends on Stock. &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock &c. not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia Fire.....	90,891 63	23,668 45	459 72	115,019 80	None.
Anglo-American.....	281,185 23	19,638 10	None.	300,823 33	None.
British America.....	1,757,190 26	46,005 45	5,230 56	1,808,426 27	None.
Canadian Fire.....	235,817 41	41,025 58	None.	276,842 99	None.
Central Canada Manufacturers.....	23,269 49	213 04	None.	23,482 53	5,352 22
Dominion Fire.....	193,860 19	2,609 60	1,827 50	198,297 29	30,548 35
Eastern Canada Manufacturers.....	23,269 46	None.	None.	23,269 46	5,352 21
Equity Fire.....	213,643 44	6,247 42	None.	219,890 86	552 90
London Mutual.....	459,711 05	12,585 10	725 00	473,021 15	None.
Manitoba Assurance Co.....	126,690 55	12,129 36	None.	138,819 91	None.
Mercantile Fire.....	164,689 71	10,792 50	None.	175,482 21	None.
Montreal-Canada Fire.....	227,969 06	6,601 30	774 11	235,344 47	None.
Nova Scotia Fire.....	58,515 70	7,024 79	325 00	65,865 49	None.
Ontario Fire.....	230,508 42	6,660 47	None.	237,168 89	16,960 00
Ottawa Fire.....	65,145 28	3,415 66	None.	68,560 94	None.
Pacific Coast Fire.....	40,008 21	9,466 78	3,879 00	53,353 99	34,280 00
Quebec Fire.....	159,117 44	11,025 12	5,923 05	176,065 61	None.
Richmond and Drummond.....	102,893 10	2,724 75	157 91	105,775 76	6,270 00
Rimouski.....	266,108 94	6,502 78	2,382 64	274,994 36	14,999 00
Sovereign Fire.....	108,104 82	15,411 03	45,594 20	169,110 05	109,110 00
Western.....	2,679,287 00	56,935 64	5,045 55	2,741,268 19	None.
Totals.....	7,507,876 39	300,682 92	72,324 24	7,880,883 55	223,424.68

BRITISH

Alliance.....	139,482 39	8,554 44	None.	148,036 83	.....
Atlas.....	424,923 58	12,181 98	283 73	437,389 29	.....
Caledonian.....	317,585 51	11,846 84	None.	329,432 35	.....
Commercial Union.....	1,055,663 70	26,630 34	None.	1,082,294 04	.....
General Accident Fire and Life.....	75,445 73	4,227 59	None.	79,673 32	.....
Guardian.....	718,412 67	24,962 95	14,793 20	758,168 82	.....
Law Union and Crown.....	132,706 69	288,652 45	714 63	422,073 77	.....
Liverpool and London and Globe.....	1,388,605 00	111,725 29	13,379 25	1,513,709 54	.....
London and Lancashire Fire.....	454,003 67	13,509 37	None.	467,513 04	.....
London Assurance.....	149,424 53	6,680 00	None.	156,104 53	.....
North British.....	793,669 65	248,593 17	7,279 08	1,049,541 90	.....
Northern.....	568,123 36	279 33	None.	568,402 69	.....
Norwich Union Fire.....	563,961 88	19,773 80	207 33	583,943 01	.....
Phoenix of London.....	1,017,844 59	28,437 50	None.	1,046,282 09	.....
Royal.....	1,323,012 00	54,565 93	23,342 72	1,400,920 65	.....
Scottish Union and National.....	260,376 94	115,934 04	None.	376,310 98	.....
Sun Insurance Office.....	392,923 93	616 04	5,359 89	398,899 86	.....
Yorkshire.....	185,210 38	21,124 92	None.	206,335 30
Totals.....	9,961,376 20	998,295 98	65,359 83	11,025,032 01

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Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Canada of Companies in those Branches.

AND EXPENDITURE, 1908.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	Excess of Premiums over Losses paid — The Reverse.	Excess of Income over Expenditure. — The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
34,666 19	25,697 74	18,000 00	78,363 93 <i>e</i>	56,225 44 <i>e</i>	36,655 87	Fire.
249,263 76	99,225 02	6,021 38	354,510 16 <i>e</i>	31,921 47 <i>d</i>	53,686 83	"
1,278,532 79	663,898 94	None.	1,942,431 73 <i>e</i>	478,657 47 <i>d</i>	134,005 46	Fire Inl'd Marine and Ocean.
158,061 26	81,636 12	25,000 00	264,697 38 <i>e</i>	77,756 15 <i>e</i>	12,145 61	Fire.
16,091 99	8,543 61	None.	24,635 60 <i>e</i>	7,177 50 <i>d</i>	1,153 07	"
146,334 13	96,295 90	None.	242,630 03 <i>e</i>	47,526 06 <i>d</i>	44,332 74	"
16,091 97	8,753 15	None.	24,845 12 <i>e</i>	7,177 49 <i>d</i>	1,575 66	"
174,561 09	88,221 44	7,883 40	270,665 93 <i>e</i>	39,082 35 <i>d</i>	50,775 07	"
305,305 18	149,303 18	20,000 00	474,608 36 <i>e</i>	154,405 87 <i>d</i>	1,587 21	"
90,036 27	47,585 83	None.	137,622 10 <i>e</i>	36,654 28 <i>e</i>	1,197 81	"
82,013 82	45,077 94	None.	127,091 76 <i>e</i>	82,675 89 <i>e</i>	48,390 45	"
193,246 97	106,321 31	None.	299,568 28 <i>e</i>	34,722 09 <i>d</i>	64,223 81	"
18,736 25	21,085 93	2,520 00	42,342 18 <i>e</i>	39,779 45 <i>e</i>	23,523 31	"
191,022 67	80,801 36	None.	271,823 43 <i>e</i>	39,486 35 <i>d</i>	34,654 54	"
28,333 67	27,511 86	None.	55,845 53 <i>e</i>	36,811 61 <i>e</i>	12,715 41	"
44,329 65	22,374 38	14,799 58	81,503 61 <i>d</i>	4,321 44 <i>d</i>	28,149 62	"
48,316 15	47,999 60	None.	96,315 75 <i>e</i>	110,801 29 <i>e</i>	79,749 86	"
78,846 68	43,192 56	5,073 05	127,112 29 <i>e</i>	24,046 42 <i>d</i>	21,336 53	"
158,324 31	89,611 12	15,000 00	262,935 43 <i>e</i>	107,784 63 <i>e</i>	12,058 93	"
78,970 55	68,299 48	None.	147,270 03 <i>e</i>	29,134 27 <i>e</i>	21,840 02	"
2,079,846 45	969,226 50	None.	3,049,072 95 <i>e</i>	599,440 55 <i>d</i>	307,804 76	Fire, Inl'd Marine and Ocean.
5,470,931 20	2,790,662 97	114,287 41	8,375,891 58 <i>e</i>	2,036,945 19 <i>d</i>	495,008 03	

COMPANIES.

83,453 01	48,034 51	.....	131,487 52 <i>e</i>	56,029 38 <i>e</i>	16,549 31	Fire and Inland Marine.
269,469 37	128,963 32	.....	398,432 69 <i>e</i>	155,454 21 <i>e</i>	38,956 60	Fire.
250,881 56	91,028 64	.....	341,910 20 <i>e</i>	66,703 95 <i>d</i>	12,477 85	"
565,411 70	316,327 53	.....	881,739 23 <i>e</i>	90,252 00 <i>e</i>	200,554 81	Fire and Inland Marine.
4,181 99	34,036 66	.....	38,268 65 <i>e</i>	471,263 74 <i>e</i>	41,404 67	Fire.
446,332 71	204,502 16	.....	650,834 87 <i>e</i>	272,079 96 <i>e</i>	107,333 95	"
78,780 07	43,424 71	.....	122,204 78 <i>e</i>	53,926 62 <i>e</i>	299,868 99	"
802,131 20	365,651 50	.....	1,167,782 70 <i>e</i>	586,473 80 <i>e</i>	345,926 84	"
284,919 91	137,493 65	.....	422,413 56 <i>e</i>	169,083 76 <i>e</i>	45,099 48	"
86,010 00	53,580 61	.....	139,590 61 <i>e</i>	63,414 53 <i>e</i>	16,513 92	"
431,631 08	218,871 52	.....	650,502 60 <i>e</i>	362,038 57 <i>e</i>	399,039 30	"
420,626 36	152,827 32	.....	573,453 68 <i>e</i>	147,497 00 <i>d</i>	5,050 99	"
366,968 41	181,530 03	.....	548,498 49 <i>e</i>	196,993 47 <i>e</i>	35,444 52	"
579,277 75	283,057 31	.....	862,335 06 <i>e</i>	438,566 84 <i>e</i>	183,947 03	"
703,270 11	358,784 34	.....	1,062,054 45 <i>e</i>	619,741 89 <i>e</i>	338,866 20	"
172,126 90	68,671 44	.....	240,798 34 <i>e</i>	88,250 04 <i>e</i>	135,512 64	"
202,923 73	121,630 28	.....	324,554 01 <i>e</i>	190,000 20 <i>e</i>	74,345 85	"
70,991 83	58,308 04	129,299 87 <i>e</i>	114,218 55 <i>e</i>	77,035 43	"
5,819,387 69	2,866,773 62	8,686,161 31 <i>e</i>	4,141,988 51 <i>e</i>	2,338,870 70	

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies doing British and American

AMERICAN

INCOME (CASH).

Companies.	Net cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Insurance Co.	242,250 86	7,481 70	None.	249,732 56
Connecticut Fire.....	129,506 53	3,675 00	None.	133,181 53
German-American....	196,682 54	7,187 18	None.	203,869 72
Hartford Fire.....	636,685 90	24,704 91	None.	661,390 81
Home Fire.....	345,068 05	11,558 32	None.	356,626 37
Insurance Co. of North America.....	359,288 34	8,975 34	300 00	368,563 68
Lumber Insurance Co.....	82,739 87	3,617 42	None.	86,357 29
National Fire.....	12,617 13	3,570 62	None.	16,187 75
Phenix, of Brooklyn.....	327,752 06	5,930 25	None.	333,682 31
Phœnix, of Hartford.....	181,994 16	10,582 94	None.	192,577 10
Queen, of America.....	642,699 01	19,590 29	None.	662,289 30
Rochester-German.....	68,349 70	5,225 00	None.	73,574 70
Springfield Fire and Marine	8,817 27	1,387 50	None.	10,204 77
St. Paul Fire and Marine.	96,902 03	6,440 00	None.	103,342 03
Totals.....	3,331,353 45	119,926 47	300 00	3,451,579 92

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COMPANIES.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Total Cash Expen- diture.	^c Excess of Premiums over Losses paid _{^dThe Reverse.}	^e Excess of Income over Expenditure. _{^dThe Reverse.}	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
94,130 15	61,803 12	155,933 27 ^e	148,120 71 ^e	93,799 29	Fire and Inland Marine.
85,954 01	33,608 91	119,562 92 ^e	43,552 52 ^e	13,618 61	Fire.
131,174 28	48,968 02	180,142 30 ^e	65,508 26 ^e	23,727 42	"
318,157 73	198,480 67	516,638 40 ^e	318,528 17 ^e	144,752 41	"
188,050 86	80,930 26	268,981 12 ^e	157,017 19 ^e	87,645 25	"
218,520 85	112,185 81	330,706 66 ^e	140,767 49 ^e	37,857 02	Fire and Inland Marine.
54,275 74	20,929 47	75,205 21 ^e	28,464 13 ^e	11,152 08	Fire.
1,104 70	6,038 92	7,193 62 ^e	11,512 43 ^e	8,994 13	Fire, Inl'd Marine and Tornado.
176,151 93	77,253 73	253,405 66 ^e	151,600 13 ^e	80,276 65	Fire and Tornado.
84,447 84	60,161 56	144,609 40 ^e	97,546 32 ^e	47,967 70	Fire.
430,842 30	182,285 49	613,127 79 ^e	211,856 71 ^e	49,161 51	"
40,003 37	16,426 30	56,429 67 ^e	28,346 33 ^e	17,145 03	"
None.	6,440 96	6,440 96 ^e	8,817 27 ^e	3,763 81	Fire and Tornado.
45,323 42	25,960 58	71,284 00 ^e	51,578 61 ^e	32,058 03	Fire and Inland Marine.
1,868,137 18	931,523 80	2,799,660 98 ^e	1,463,216 27 ^e	651,918 94	

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TABLE VI.—Showing the rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1908, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Canadian Companies..	Nature of Business.	Rate of Losses paid per cent of Premiums received.		Rate of General Expenses per cent of Premiums received.		Rate of Dividend or Bonus to Stockholders per cent of Premiums received.		Rate of Total Cash Expenditure per cent of Total Cash Income.		Amount of Risks taken during the year.		Premiums charged thereon.		Rate of Premiums charged per cent of Assets.		Net Amount of Insurance in force at Date.		Rate of Assets per cent of Amount of Insurance in force.		
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Acadia Fire.....	Fire	38.14		28.27		19.80		68.13		7,608,550		109,971	56	1.45		7,309,931		574,574	63	7.86
Anglo-American.....	"	88.65		35.29		21.41		117.85		31,174,352		476,421	74	1.53		29,741,436		377,718	86	1.35
British American.....	Fire, Inland marine and Ocean.....	72.76		37.78		.....		107.41		291,773,417		2,645,054	03	0.91		270,733,884		1,976,329	51	0.73
Canadian Fire.....	Fire	67.03		34.62		10.60		95.61		16,633,558		364,229	58	2.19		23,381,411		677,152	59	2.90
Central Canada Manufacturers.....	"	69.15		36.72		.....		104.57		2,600,574		29,833	66	1.15		1,902,473		58,245	51	3.06
Dominion Fire.....	"	75.48		49.67		.....		122.36		22,499,285		347,470	21	1.54		10,065,741		139,578	79	1.39
Eastern Canada manufacturers.....	"	69.15		37.62		.....		105.88		2,302,699		26,407	17	1.15		1,902,473		67,157	50	3.53
Equity Fire.....	"	81.71		41.29		36.90		123.09		21,614,365		315,999	62	1.46		22,545,865		195,204	46	0.87
London Mutual.....	"	66.41		32.48		4.35		100.34		57,241,957		820,806	78	1.43		74,045,676		634,789	19	0.86
Manitoba Assurance Co.....	"	71.07		37.56		.....		99.14		23,722,260		378,390	95	1.60		19,878,142		340,047	52	1.71
Mercantile Fire.....	"	49.80		27.37		.....		72.42		17,526,916		233,312	64	1.33		16,721,786		354,615	73	2.12
Montreal Canada Fire.....	"	84.77		46.64		.....		127.20		27,335,118		417,930	77	1.53		28,220,675		304,039	60	1.11
Nova Scotia Fire.....	"	32.02		36.03		4.31		64.29		6,507,466		96,298	67	1.48		6,729,440		207,007	61	3.08
Ontario Fire.....	"	82.87		42.23		.....		111.61		18,007,553		320,098	18	1.78		19,226,787		201,662	70	1.05
Ottawa Fire.....	"	43.49		55.92		.....		81.45		7,375,216		155,506	50	2.11		2,773,290		158,197	44	5.70
Pacific Coast Fire.....	"	110.80		30.17		36.99		93.00		13,506,878		185,746	18	1.38		6,240,994		224,798	92	3.60
Quebec Fire.....	"	30.37		41.98		.....		54.70		8,016,462		168,785	63	2.10		16,428,746		439,266	39	2.67
Richmond and Drummond.....	"	76.63		33.67		4.93		120.17		18,868,845		308,519	04	1.64		6,184,420		114,440	56	1.85
Rimouski.....	"	59.50		63.18		5.64		95.61		15,300,871		205,809	65	1.35		27,315,320		384,182	18	1.41
Sovereign Fire.....	"	73.05		.....		.....		86.57		.....		.....	.....	.....		10,716,372		446,829	11	4.19
Western.....	Fire, Inland marine and Ocean.....	77.63		36.17		.....		111.23		630,624,969		4,524,868	75	0.72		358,570,689		3,058,139	42	0.85
Totals.....	.....	72.87		37.17		15.22		106.28		1,240,271,311		12,131,461	31	0.98		960,635,551		10,933,978	22	1.14

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1908, also the Rates of Premiums charged per cent of Amounts insured.

	Name of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance.....	Fire and Inland Marine.	59.83	34.44	94.27	17,225,541	164,482 88	.95
Atlas.....	"	63.42	30.35	93.77	31,505,335	480,821 33	1.53
Caledonian.....	"	79.00	28.66	107.66	26,907,642	365,794 75	1.36
Commercial Union.....	Fire and Inland Marine.	53.56	29.96	83.52	96,874,928	1,280,645 34	1.32
General Accident Fire and Life.....	Fire..	5.54	45.18	50.72	7,171,318	105,067 30	1.47
Guardian.....	"	62.13	28.47	90.59	52,298,793	820,250 96	1.57
Law Union and Crown.....	"	59.36	32.72	92.09	10,532,795	153,149 37	1.45
Liverpool and London and Globe.....	"	57.77	26.33	84.10	109,407,638	1,663,746 04	1.52
London and Lancashire Fire.....	"	62.76	30.28	93.04	37,889,219	538,831 08	1.42
London Assurance.....	"	57.56	35.86	93.42	14,560,277	193,476 85	1.33
North British.....	"	54.38	27.58	81.96	63,611,014	893,905 64	1.41
Northern.....	"	74.04	26.90	100.94	41,024,107	636,183 06	1.55
Norwich Union Fire.....	"	65.07	32.19	97.26	43,115,341	647,372 72	1.50
Phoenix of London.....	"	56.91	27.81	84.72	74,227,350	1,241,190 15	1.67
Royal.....	"	53.16	27.12	80.28	108,544,918	1,563,310 25	1.44
Scottish Union and National.....	"	66.11	26.37	92.48	21,858,263	303,930 39	1.39
Sun Insurance Office.....	"	51.64	30.96	82.60	30,897,567	460,146 47	1.49
Yorkshire.....	"	38.33	31.48	69.81	16,090,288	213,244 31	1.33
Totals.....		58.42	28.78	87.20	803,742,234	11,725,348 90	1.46
<i>American Companies.</i>							
Etna Insurance Company.....	Fire and Inland Marine.	38.86	25.51	64.37	18,955,503	272,486 10	1.44
Connecticut Fire.....	Fire.....	66.37	25.95	92.32	8,937,860	148,603 27	1.66
German-American.....	"	66.69	24.90	91.59	17,209,153	241,626 00	1.40
Hartford Fire.....	"	49.97	31.17	81.14	50,493,833	757,033 31	1.50
Home Fire.....	"	54.50	23.45	77.95	26,949,190	391,920 17	1.45
Insurance Company of North America.....	Fire and Inland Marine.	60.82	31.22	92.04	29,885,480	413,704 68	1.41
Lumber Insurance Company.....	Fire.....	65.60	25.30	90.89	4,558,977	100,628 39	2.21
National Fire.....	"	8.76	48.26	57.01	1,435,381	26,497 18	1.85
Phoenix, of Brooklyn.....	Fire and Tornado.....	53.75	23.57	77.32	23,554,340	376,662 51	1.60
Phoenix, of Hartford.....	Fire.....	46.40	33.06	79.46	15,882,158	232,099 80	1.46
Queen, of America.....	"	67.04	28.36	95.40	47,303,226	749,305 37	1.58
Rochester German.....	"	58.53	24.03	82.56	5,621,744	81,347 14	1.50
Springfield Fire and Marine.....	Fire and Tornado.....		73.05	73.05	1,403,026	22,625 89	1.61
St. Paul Fire and Marine.....	Fire and Inland Marine..	46.77	26.79	73.56	12,400,079	132,500 93	1.07
Totals.....		56.08	27.96	84.04	264,595,950	39,500,060 84	1.50

ABSTRACT OF STATEMENTS
OF
Life. Accident. Guarantee Plate Glass
AND
OTHER INSURANCE COMPANIES
IN
CANADA
FOR THE YEAR 1908

8-9 EDWARD VII., A. 1909

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1907.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims	Net Amount of Policies become Claims.	Claims Paid (in- cluding Matured Endow- ments).	Unsettled Claims.		Date of Returns.
									Not Resisted.	Resisted.	
Canadian Companies.											
Canada Life (Canadian business)...	2,512,283	2,549	5,373,088	41,755	85,456,925	673	1,393,368	1,390,770	207,314	None.	Dec. 31, 1908.
Canadian Guardian Life.....	11,494	194	111,500	437	326,730	3	750	660	None.	None.	"
Confederation (Canadian business).....	1,466,187	2,862	4,333,324	30,194	44,880,096	537	768,530	764,002	46,162	None.	"
Continental Life.....	179,016	746	926,990	4,612	5,355,397	20	20,500	22,150	3,000	None.	"
Crown Life.....	159,609	409	605,750	2,931	4,344,800	11	21,500	12,400	11,000	20,000	"
Dominion Life.....	253,496	595	894,686	5,846	8,030,858	38	50,195	40,182	10,675	None.	"
Excelsior { Ordinary.....	348,014	1,513	1,861,501	9,635	11,785,507	54	69,236	65,300	10,736	None.	"
{ Monthly.....	4,625	58	8,313	825	101,451	6	949	1,116	126	None.	"
Federal.....	659,502	1,858	2,601,543	14,140	19,440,133	119	182,940	179,543	36,675	1,000	"
Great-West (Canadian business)...	1,256,122	3,900	8,034,637	22,822	38,514,926	118	215,208	176,060	61,820	None.	"
Home Life.....	199,789	466	676,300	4,408	5,463,258	35	45,425	37,065	7,700	None.	"
Imperial Life (Canadian business)...	803,278	1,744	3,404,600	11,995	20,788,383	63	127,390	115,397	21,981	None.	"
{ Ordinary.....	204,986	1,140	1,180,225	6,169	6,124,375	46	47,364	35,127	14,640	None.	"
London Life { Industrial.....	307,126	22,132	2,161,214	69,015	6,028,575	1,106	98,146	88,097	1,533	None.	"
Manufacturers (Canadian business)....	1,285,246	3,010	4,510,056	27,753	37,921,118	278	405,005	411,947	42,257	4,095	"
Monarch Life.....	32,808	333	830,500	570	1,245,000	3	4,000	4,046	None.	None.	"
Mutual Life of Canada (Canadian business)	1,900,439	3,820	6,308,318	35,070	53,764,098	447	649,922	622,333	64,857	None.	"
National Life of Canada.....	255,618	1,178	2,220,033	5,290	7,946,392	17	25,500	17,109	13,000	None.	"
North American (Canadian business)....	1,310,189	2,064	3,166,118	24,948	35,678,962	190	275,005	259,540	49,975	None.	"
Northern Life.....	189,081	610	903,810	4,941	5,948,879	23	28,500	30,245	None.	None.	"
Royal Victoria.....	149,733	587	777,675	3,779	4,650,245	27	46,498	37,671	13,391	2,000	"
Sovereign Life.....	104,021	265	495,212	1,297	2,671,289	5	11,000	10,170	4,943	None.	"
Subsidiary High Court of the Ancient Order of Foresters.....	39,286	613	522,250	1,954	1,749,519	7	5,237	4,737	500	None.	"
Sun Life (Canadian business) { General..	2,045,177	5,055	7,889,639	39,468	57,765,138	607	834,303	876,719	76,189	None.	"
{ Thrift..	48,379	441	65,734	7,801	1,078,899	115	14,701	14,243	459	None.	"
Union Life { General.....	57,112	1,107	788,876	2,667	1,889,561	13	9,164	7,216	1,944	None.	"
{ Industrial...	298,888	58,889	8,377,691	81,333	11,316,417	726	50,896	49,945	3,933	None.	"
Total for 1908.....	16,081,504	118,138	69,029,533	461,655	480,266,931	5,287	5,401,232	5,273,790	694,810	27,095	
" 1907.....	14,963,714	102,513	61,838,766	425,503	450,573,724	4,594	5,037,173	4,985,346	553,628	19,916	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 1,117,790	<i>i</i> 15,625	<i>i</i> 7,190,817	<i>i</i> 36,152	<i>i</i> 29,693,207	<i>i</i> 693	<i>i</i> 364,059	<i>i</i> 288,444	<i>i</i> 141,182	<i>i</i> 7,179	
British Companies.											
Commercial Union.....	23,295	6	19,867	201	688,519	9	21,865	21,653	4,180	None.	Dec. 31, 1908.
*Edinburgh Life.....	1,379	None.	None.	43	90,015	3	10,479	10,479	None.	None.	April 5, 1908.
*Life Association of Scotland...	15,164	None.	None.	456	976,855	23	38,868	41,121	9,037	None.	Dec. 31, 1908.
Liverpool and London and Globe.....	3,556	None.	None.	84	138,213	7	15,036	16,015	None.	None.	"
London and Lancashire Life.....	379,602	493	1,234,776	6,445	11,539,543	150	242,480	261,410	14,963	5,000	"
*London Assurance.....	146	None.	None.	5	20,193	None.	None.	None.	None.	None.	"
North British and Mercantile.....	13,740	6	6,000	283	701,515	19	39,920	42,137	10,228	None.	"

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Norwich Union Life.	2,848	None.	None.	112	116,133	6	11,062	11,062	None.	None.
Polican and British Empire.	186,409	None.	None.	2,145	5,799,103	99	202,164	172,934	45,090	None.
Royal.	87,882	299	672,800	1,184	2,519,099	17	75,900	103,787	1,000	5,000
*Scottish Amicable.	2,074	None.	None.	50	132,591	7	20,412	20,412	None.	None.
*Scottish Provident.	739	None.	None.	29	82,434	2	10,395	10,395	None.	None.
Standard.	815,946	727	1,434,682	11,584	22,971,492	294	626,318	604,709	110,446	Nov. 15, 1908.
Star.	13,495	7	21,425	235	384,151	3	3,893	973	973	Dec. 31, 1908.
Totals for 1908.	1,546,275	1,538	3,389,550	22,856	46,159,856	639	1,318,792	1,320,087	195,845	10,000
" 1907.	1,567,951	1,506	3,501,743	22,928	46,462,314	620	1,329,500	1,296,756	167,023	5,000
Increase, i; decrease, d.	d 21,676 i	32 d	112,193 d	72 d	302,158 i	19 d	10,708 i	25,331 i	28,822 i	5,000
<i>American Companies.</i>										
Aetna Life.	666,233	991	1,773,057	12,662	18,862,235	485	585,151	597,380	16,463	6,000 Dec. 31, 1908.
*Connecticut Mutual.	24,639	None.	None.	598	1,044,173	55	113,968	110,184	9,125	None.
Equitable.	729,954	471	1,125,300	9,915	20,024,277	215	398,560	419,581	36,018	None.
Germania.	5,702	None.	None.	137	232,857	None.	None.	860	None.	None.
Metropolitan	676,105	7,074	5,456,267	21,436	17,416,846	163	137,930	132,871	11,030	None.
Industrial.	1,229,918	90,852	11,367,279	302,443	35,281,165	3,472	247,278	246,153	None.	701
Mutual Life of New York.	1,272,214	775	2,199,772	12,753	28,675,635	227	547,697	572,068	21,231	None.
*National Life of United States.	518	None.	None.	70	54,336	3	2,871	2,871	335	None.
New York Life.	1,651,813	1,990	4,068,026	27,397	47,621,012	357	662,127	642,009	45,389	1,024
*Northwestern Mutual.	3,918	None.	None.	168	196,543	3	3,937	2,937	1,000	None.
*Phoenix Mutual.	15,433	None.	None.	466	440,135	16	12,007	12,007	903	None.
Provident Savings.	115,939	11	15,500	1,798	3,196,328	25	64,000	62,354	6,000	None.
State Life.	39,388	19	76,000	182	1,047,456	None.	None.	5,800	None.	None.
Travelers.	358,610	312	936,915	4,072	10,521,978	78	181,922	125,586	21,770	None.
Union Mutual.	227,744	169	370,250	4,650	7,004,304	75	130,253	141,289	14,383	None.
United States.	48,738	27	88,500	762	1,467,846	13	21,579	31,165	1,414	None.
Totals for 1908.	7,066,866	102,691	27,476,866	399,509	193,087,126	5,187	3,109,280	3,105,115	185,061	7,725
" 1907.	6,612,207	97,301	25,042,423	376,998	188,487,417	4,987	3,594,932	3,572,480	199,629	17,182
Increase, i; decrease, d.	i 454,659 i	5,390 i	2,434,443 i	22,511 i	4,599,679 i	200 d	485,652 d	467,365 d	14,568 d	9,457

RECAPITULATION.

Canadian Companies.	16,081,504	118,138	69,029,583	461,655	480,266,931	5,287	5,104,232	5,273,790	694,810	23,000
British Companies.	1,546,275	1,538	3,389,550	22,856	46,159,856	639	1,313,784	1,320,087	195,845	10,000
American Companies.	7,066,866	102,691	27,476,866	399,509	193,087,126	5,187	3,109,280	3,105,115	185,061	7,725
Grand totals for 1908.	24,694,645	222,367	99,895,999	883,020	719,513,913	11,113	9,824,296	9,698,992	1,075,716	44,820
" 1907.	23,143,872	201,320	90,382,932	825,429	685,523,485	10,201	9,961,605	9,854,582	920,280	42,098
Increase, i; decrease, d.	i 1,550,773 i	25,047 i	9,513,067 i	57,591 i	33,990,428 i	912 d	137,309 d	155,590 i	155,436 d	2,722

* These companies have ceased doing new business in Canada.

† This company has ceased to exist as a separate corporate body its business having been transferred to the Phoenix Assurance Co., Ltd., which has received a license for its continuance of the company's existing business.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for the Year 1908.

CANADA LIFE ASSURANCE COMPANY.

Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims. Paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
In Canada.....	2,512,283	5,373,088	41,755	85,456,925	673	1,393,368	1,390,770	207,314	None.
In other countries.....	1,234,258	4,501,046	15,182	33,562,784	116	341,158	274,745	43,937	None.
Totals.....	3,746,541	9,874,134	56,937	119,019,709	789	1,734,526	1,665,515	251,251	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	1,466,187	4,333,324	30,194	44,880,096	537	768,530	764,002	46,162	None.
In other countries.....	212,308	1,757,878	1,893	4,555,450	20	38,917	61,381	6,500	None.
Totals.....	1,678,495	6,091,202	32,087	49,435,546	557	807,447	825,386	52,662	None.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	659,501	2,601,543	14,140	19,440,133	119	182,940	179,543	36,675	1,000
In other countries.....	14,935	134,680	146	252,768	1	560	560	None.	None.
Totals.....	674,436	2,736,223	14,285	19,692,901	120	183,500	180,103	36,675	1,000

GREAT-WEST LIFE ASSURANCE COMPANY.

In Canada.....	1,256,122	8,034,637	22,822	38,514,926	118	215,208	176,060	61,820	None.
In other countries.....	21,886	444,750	391	641,713	1	1,000	1,014	None.	1,009
Totals.....	1,278,008	8,479,387	23,213	39,156,639	119	216,208	177,074	61,820	1,009

IMPERIAL LIFE ASSURANCE COMPANY.

In Canada.....	803,278	3,404,600	11,995	20,788,383	63	127,390	115,397	21,981	None.
In other countries.....	61,212	284,575	925	1,328,704	8	16,190	11,190	None.	None.
Totals.....	864,490	3,689,175	12,910	22,117,087	71	143,580	126,587	21,981	None.

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada.....	1,285,246	3,010	4,510,056	27,753	37,921,118	278	405,005	411,947	42,257	3,095
In other countries.....	834,448	1,755	3,093,630	9,279	15,496,119	98	152,281	162,962	62,477	5,867
Totals.....	2,119,694	4,765	7,603,686	37,032	53,417,237	376	557,286	574,909	104,734	9,962

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	1,900,439	3,820	6,308,318	35,070	53,764,098	447	649,922	622,333	64,857	None.
In other countries.....	16,895	26	76,160	207	415,660	1	1,000	1,000	None.	None.
Totals.....	1,917,334	3,846	6,384,478	35,277	54,179,758	448	650,922	623,333	64,857	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	1,310,189	2,064	3,166,118	24,948	35,678,962	190	275,005	259,540	49,975	None.
In other countries.....	147,516	371	632,100	2,675	4,112,596	14	15,500	23,496	2,000	None.
Totals.....	1,457,705	2,435	3,798,218	27,623	39,791,558	204	290,505	283,036	51,975	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	2,093,556	5,496	7,955,373	47,269	58,844,037	722	849,004	890,962	76,647	None.
In other countries.....	3,326,154	7,351	11,828,298	40,251	60,586,103	525	966,539	1,012,951	173,181	None.
Totals.....	5,419,710	12,847	19,783,671	87,520	119,430,140	1,247	1,815,543	1,903,913	249,828	None.

CANADIAN Life Companies—Assets, 1908.

Companies.	Real Estate.		Loans on Real Estate.		Loans on Collaterals.		Cash Loans and Premium Obligations on Policies in Force.		Stocks, Bonds and Debentures.		Cash on hand and in banks.		Agents' Balances and Bills Receivable.		Interest and Rents Due and Accrued.		Out-standing and Deferred Premiums.		Other Assets.		Total Assets.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Canada Life.	1,958,420	35	8,734,915	33	187,601	66	5,433,699	06	18,799,172	17	317,011	51	None.	None.	539,885	98	712,409	18	None.	None.	36,713,115	21
Canadian Guardian...	None.		None.		None.		1,159	00	54,000	00	None.		7,287	04	367	80	1,511	90	1,696	41	66,022	15
Confederation...	1,252,398	66	5,197,094	51	50,568	25	1,696,224	19	4,513,138	32	131,845	78	None.	None.	262,819	64	414,535	60	4,282	72	13,522,907	67
Continental	407,400	01	134,822	05	2,500	00	41,950	58	136,451	68	34,618	94	17,598	65	4,624	64	42,642	69	3,440	74	826,049	98
Crown Life.	None.		80,182	94	None.		65,077	08	345,615	24	56,339	17	8,494	45	8,953	87	39,853	39	28,518	60	633,334	74
Dominion Life.	2,250	00	1,213,800	36	None.		84,679	32	163,213	73	41,179	97	652	77	49,470	82	62,761	52	2,353	19	1,620,361	68
Excelsior Life.	95,000	00	1,107,760	93	None.		121,130	73	56,252	20	37,270	68	725	77	41,913	39	116,361	67	62,343	72	1,638,759	09
Federal.	324,000	00	859,400	78	210,147	87	415,956	23	1,071,735	71	156,494	29	3,505	82	60,108	69	198,143	85	15,363	41	3,314,856	65
Great West.	None.		4,221,820	22	None.		569,084	25	201,581	38	171,221	31	1,023	35	142,718	20	263,102	12	22,659	03	5,596,212	86
Home Life.	145,000	00	323,887	19	1,395	00	146,186	11	185,080	13	126,268	86	4,767	77	17,020	36	29,316	81	3,821	59	982,743	82
Imperial Life.	None.		2,413,230	97	203,250	00	392,461	73	1,075,760	18	180,159	03	None.	None.	78,058	53	206,931	91	3,988	75	4,553,844	10
London Life.	15,000	00	2,163,853	17	None.		129,816	60	180,003	75	57,934	40	None.	None.	61,860	68	53,264	51	2,261	36	2,663,994	47
Manufacturers Life.	118,542	30	2,605,352	96	153,900	00	1,304,114	93	5,132,937	96	393,226	62	1,000	00	199,203	28	421,362	62	1,926	23	10,361,566	90
Monarch Life.	None.		79,041	40	None.		None.		56,141	37	27,735	35	None.	None.	2,998	08	14,360	91	3,283	58	183,560	69
Mutual Life of Canada	32,883	39	6,244,701	78	None.		1,670,826	67	4,127,103	29	311,438	55	None.	None.	259,776	52	336,944	17	None.	None.	12,983,674	37
National Life of Can-																						
ada.	115,356	82	None.		None.		162,354	81	713,681	74	16,224	71	11,565	99	9,264	35	66,479	08	9,917	18	1,101,874	68
North American...	125,500	77	1,941,160	74	236,034	61	1,073,034	89	5,446,086	69	405,683	19	None.	None.	97,060	23	263,868	12	2,208	85	9,590,638	09
Northern Life.	None.		713,162	92	13,558	00	67,388	47	90,565	98	29,620	17	13,792	32	13,319	22	69,854	75	4,000	00	1,015,261	83
Royal Victoria...	None.		114,000	00	60,000	00	71,693	83	311,117	40	25,825	19	8,672	23	3,551	62	43,369	54	4,500	00	642,729	81
Sovereign Life	None.		None.		None.		44,414	56	437,065	06	26,840	94	16,560	00	4,766	95	21,779	34	2,791	21	554,218	09
Subsidiary High Court																						
of A. O. F.	None.		31,000	00	None.		3,808	00	121,044	67	12,792	42	None.	None.	2,482	35	6,869	84	None.	None.	153,097	28
Sun Life of Canada.	735,209	64	1,641,649	74	207,750	00	3,234,603	34	21,410,087	87	1,057,837	10	None.	None.	261,452	08	626,462	38	38,640	00	29,213,692	15
Union Life.	234,000	00	21,420	33	229	65	27,308	05	250,232	03	35,889	71	27,128	30	1,200	00	49,248	00	16,086	71	662,742	78
Totals...	5,590,961	94	39,817,658	32	1,326,935	04	16,756,975	43	61,881,071	55	3,683,457	89	122,774	46	2,122,877	28	4,061,433	90	234,113	31	138,598,259	12

*Among the assets of certain of the above companies are included bonus stocks, acquired in connection with bond purchases. In some instances a value has been assigned by the companies to these stocks, (such value being then included in the above figures); in other instances the stocks are not yet deemed to be of appreciable or certain value. Particulars of all such stock holdings will appear in the full report.

CANADIAN Life Companies—Liabilities, &c., 1908.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.		Sundry.		Total Liabilities, in- cluding Reserve but not Capital Stock.		Surplus of Assets over Liabilities excluding Capital.		Capital Stock paid up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on Hm. 3½ basis unless otherwise stated.)
		\$	cts.	\$	cts.	\$	cts.	\$	cts.		
Canada Life..	251,250 54	33,072,154 00		262,071 43		33,585,475 97		3,127,639 27		1,000,000 00	Hm. 3½ previous to Jan. 1 1,900; Hm. 3 thereafter.
Canadian Guardian..	None.	34,367 00		148 00		34,515 00		31,507 15		30,640 00	Hm. 3½ since commencement of business in 1901.
Confederation.	52,662 29	12,173,486 00		105,229 73		12,331,378 02		1,191,529 65		100,000 00	Hm. 4 to Dec. 31, 1895; Hm. 3½ for 1896-9; Hm. 4 thereafter.
Continental.	3,000 00	624,153 00		8,679 72		635,832 72		190,217 26		189,044 00	Hm. 4½.
Crown Life...	31,000 00	472,715 00		5,999 76		503,714 76		123,619 98		98,404 18	Hm. 3½ since commencement of business in 1901.
Dominion Life...	10,675 00	1,323,915 93		17,270 18		1,351,861 11		265,500 57		100,000 00	Hm. 4½ for years 1883 to 1890 inclusive; Hm. for years 189 to 1899.
Excelsior Life.	10,862 00	1,465,604 03		32,794 37		1,509,320 40		123,438 69		75,000 00	Hm. 3½ for years 1890-95 inclusive.; Hm. ½ for years 1896-99 inclusive.
Federal...	37,675 00	2,993,478 00		13,633 00		3,044,786 00		270,070 65		130,000 00	*Hm. 4½ to Dec. 31, 1896; Hm. 4 for 1897-8-9; Hm. 4½ and 4 since Dec. 31, 1899.
Great-West. Home Life...	62,828 52 7,700 00	4,448,843 00 818,802 40		59,209 88 5,790 12		4,570,881 40 †832,292 52		1,025,331 46 150,451 30		250,000 00 217,980 00	Hm. 4. Hm. 3½. For Peoples Life policies issued prior to 1900, Hm. 4½.
Imperial Life.. London Life...	22,026 30 16,173 00	3,458,046 00 2,421,777 00		145,558 63 71,836 47		3,625,630 93 2,512,786 47		928,213 17 151,208 00		450,000 00 50,000 00	Hm. 0½ to Dec. 31, 1907; Hm. 3 thereafter. Hm. 3½. For Industrial, Act. 4 to Jan. 1, 1900; since, Farr's (3) 3 p.c.
Manufacturers Life... Monarch Life...	114,695 89 None.	9,428,591 00 35,432 40		59,735 12 1,070 00		9,603,022 01 36,502 40		758,544 89 147,058 29		300,000 00 92,323 70	Hm. 4. Hm. 3½ since commencement of business in 1906.
Mutual Life of Canada....	64,857 00	10,967,831 69		104,170 14		11,136,858 83		1,846,815 54		None.	Act. 4 to Jan. 1, 1900; Hm. 3½ for 1900-1-2; Hm. 3 thereafter.
National Life of Canada...	13,000 00	813,667 55		3,479 00		830,146 55		274,728 13		210,000 00	Hm. 3½.
North American...	51,975 00	8,497,297 00		105,151 94		8,654,423 94		936,214 15		60,000 00	Hm. 4.
Northern Life...	None.	698,678 83		None.		698,678 83		316,583 00		303,865 50	Hm. 4½.
Royal Victoria.	15,391 00	617,667 18		1,574 18		634,632 36		8,097 45		200,000 00	Hm. 4½.
Sovereign Life...	4,943 00	305,160 27		181 00		310,284 27		243,933 82		243,922 76	Om. 3 for Profit Policies; Om. 3½ for Non-Profit Policies.
Subsidiary High Court of A.O.F. Sun Life of Canada.	500 00 249,828 20	130,277 00 25,944,101 36		None. 349,865 33		130,777 00 26,543,794 89		22,320,28 2,669,897 26		None. 105,000 00	Hm. 4. Hm. 3½ to Dec. 31, 1902; Hm. 3 thereafter, Hm. 3½. English Male Life Table for age, under 10.
Union Life...	5,876 80	482,099 00		89,417 89		577,393 69		85,349 09		100,000 00	
Totals.....	1,026,919 54	121,231,204 64		1,442,865 89		123,700,990 07		14,897,269 05		4,306,180 14	

* The Guaranteed Security business, forming nearly one-third of the total is valued upon the Hm. 4 and Hm. 3 p. c. basis.
† The Home Life Association of Canada have a contract with the Peoples' Life Insurance Company under which the Peoples' Life insure a renewal commission of 7½ per cent of the premium actually collected in respect of Peoples' Life policies re-insured by the Home Life or in respect of Home Life policies issued in substitution of Peoples' Life policies. This contract expires on August 31, 1915. The Home Life have also a contract with Mr. J. K. McCutcheon, under which the said McCutcheon receives as general manager a salary of \$5,000 per annum and a per centage of 3½ per cent of the gross actual premiums collected by the Association in each year, the per centage, however, not to exceed \$7,100 in any one year. This contract terminates on October 13, 1920. The Department of Justice is of the opinion that these contracts do not constitute liabilities requiring capitalization as such.

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TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1908.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>											
Commercial Union.....	None.	1,342,430 96	None.	12,992 76	204,400 00	376 21	None.	16,114 65	3,829 20	None.	1,580,143 78
Edinburgh Life.	None.	None.	None.	9,408 77	118,017 00	161,028 05	None.	182 02	35 30	None.	288,671 14
Life Association of Scotland.....	None.	None.	None.	83,509 63	157,105 71	7,123 11	None.	1,606 59	4,063 62	None.	253,408 66
*Liverpool and London and Globe.											
London and Lancashire Life....	210,000 00	1,306,253 71	None.	283,806 00	2,231,289 70	32,733 55	4,462 04	51,748 15	98,593 90	4,353 20	4,223,240 25
*London Assurance....											
*North British.....											
Norwich Union Life.....	None.	None.	None.	None.	182,280 00	355 75	None.	None.	None.	None.	182,635 75
Pelican and British Empire.....	159,668 76	1,493,560 43	None.	152,388 75	449,372 12	49,146 06	None.	42,264 50	33,203 20	13,084 08	2,392,687 90
*Royal.....											
Scottish Amicable.....	None.	None.	None.	16,241 32	148,808 58	None.	None.	None.	None.	None.	165,049 90
Scottish Provident.....	None.	None.	None.	8,516 67	90,907 14	None.	None.	1,247 57	None.	None.	100,671 38
Standard.....	299,008 77	3,466,847 47	136,700 00	1,095,166 47	9,367,396 75	260,569 69	None.	25,919 77	140,905 78	518 19	14,793,032 89
Star.....	5,000 00	336,944 44	None.	10,952 49	673,392 59	29,590 65	1,083 43	4,439 88	1,238 96	None.	1,062,642 44
Totals.....	673,677 53	7,946,037 01	136,700 00	1,672,982 86	13,622,969 59	540,923 07	5,545 47	143,523 13	281,869 96	17,955 47	25,042,184 09

* These companies also do fire business. For their assets and total liabilities in Canada, see pages 000 and 0000

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TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for the Year 1908.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>											
Aetna Life.....	None.	None.	None.	606,963 27	4,516,583 63	9,963 79	None.	67,508 25	66,744 21	None.	5,267,763 15
Connecticut Mutual.....	None.	None.	None.	None.	111,787 50	None.	None.	None.	None.	None.	111,787 50
Equitable.....	None.	None.	None.	679,823 58	8,411,016 42	81,616 83	None.	98,935 40	77,612 00	None.	9,349,004 23
Germania.....	None.	None.	None.	11,515 00	167,830 00	None.	None.	2,929 56	370 03	None.	182,644 59
Metropolitan Life.....	55,524 11	4,000 00	None.	208,178 73	5,327,627 10	None.	None.	76,300 00	176,113 28	None.	5,847,743 22
Mutual Life of New York.....	None.	None.	None.	1,265,959 78	7,312,954 25	33,392 73	590 81	93,309 84	79,477 08	None.	8,785,684 49
National Life of United States.....	None.	None.	None.	None.	86,475 00	None.	None.	None.	75 92	None.	86,550 92
New York Life.....	349,497 61	None.	None.	2,128,937 13	8,184,805 78	355,925 47	408 20	104,005 35	126,197 05	None.	11,249,776 61
Northwestern Mutual..	None.	None.	None.	2,535 00	120,000 00	None.	None.	None.	149 86	None.	122,684 86
Phoenix Mutual....	None.	None.	None.	None.	131,265 60	None.	None.	None.	353 34	None.	131,618 94
Provident Savings.	None.	None.	None.	85,024 48	398,841 58	11,066 70	587 47	7,111 33	12,072 00	None.	514,703 56
Prudential.....	None.	None.	None.	None.	115,350 00	None.	None.	2,100 00	None.	None.	117,450 00
State Life.....	None.	None.	None.	12,642 64	104,870 00	None.	None.	921 25	738 83	None.	119,172 72
Travelers.....	None.	789,541 37	None.	375,766 00	1,898,833 53	62,113 52	None.	40,452 86	57,783 97	None.	3,224,491 25
Union Mutual...	None.	None.	None.	85,973 22	1,202,900 56	7,994 39	8,994 00	7,235 59	28,095 21	None.	1,341,192 97
United States.....	None.	None.	None.	36,917 79	264,494 19	None.	2 10	2,247 61	6,603 47	None.	310,265 16
Totals.....	405,021 74	793,541 37	None.	5,500,236 62	38,355,635 14	562,073 43	10,582 58	503,057 04	632,386 25	None.	46,762,534 17

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TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1908.

LIABILITIES IN CANADA, 1907.

	Unsettled Claims.	Net Reinsurance. Reserve.	Sundry.	Total Liabilities, including Reserve.	^e Excess of Assets over Liabilities. — ^d The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
Commercial Union.....	4,108 43	238,602 92	None.	242,711 35	^e 1,461,035 35
Edinburgh Life.....	None.	63,646 44	None.	63,646 44	^e 225,024 76
Life Association of Scotland.....	9,037 40	678,398 77	None.	687,436 17	^d 434,027 52
Liverpool and London and Globe.	None.	103,141 25	None.	103,141 25	.....
London and Lancashire Life.....	19,962 50	3,062,350 00	6,979 89	3,089,292 39	^e 1,133,947 86
London Assurance.....	None.	10,665 75	None.	10,665 75	.....
North British.....	10,228 07	425,414 00	136 04	435,778 11	.....
Norwich Union Life.....	None.	70,000 00	None.	70,000 00	^e 112,635 75
Pelican and British Empire.....	45,090 00	1,915,000 00	1,150 00	1,961,240 00	^e 431,447 90
Royal.....	6,000 00	438,128 00	None.	444,128 00	.....
Scottish Amicable.....	None.	94,755 95	4,007 70	98,763 65	^e 66,286 25
Scottish Provident.....	None.	61,032 87	None.	61,032 87	^e 39,638 51
Standard.....	110,446 03	8,287,619 00	30,885 00	8,428,950 03	^e 6,364,082 86
Star.....	973 33	170,000 00	None.	170,973 33	^e 891,669 44
Totals.....	205,845 76	15,618,754 95	43,158 63	15,867,759 34	.....
<i>American Companies.</i>					
Ætna Life.....	22,463 00	6,019,186 00	7,411 42	6,049,060 42	^d 781,297 27
Connecticut Mutual.....	9,125 00	650,000 00	None.	659,125 00	^d 547,337 50
Equitable.....	36,017 88	6,229,586 00	13,786 24	6,279,390 12	^e 3,069,614 11
Germania.....	None.	93,153 00	875 03	94,028 03	^e 88,616 56
Metropolitan Life.....	11,730 70	5,353,853 00	85,980 51	5,451,564 21	^e 396,179 01
Mutual Life of New York.....	21,231 27	8,018,003 00	94,944 96	8,134,179 23	^e 651,505 26
National Life of United States....	335 00	34,270 00	None.	34,605 00	^e 51,945 92
New York Life.....	46,413 14	9,755,272 00	50,870 78	9,852,555 92	^e 1,397,220 69
North-western Mutual.....	1,000 00	105,066 00	None.	106,066 00	^e 16,618 86
Phoenix Mutual.....	903 00	275,000 00	None.	275,903 00	^d 144,284 06
Provident Savings.....	6,000 00	457,953 00	411 00	464,364 00	^e 50,339 56
Prudential.....	None.	107,532 00	None.	107,532 00	^e 117,450 00
State Life.....	None.	107,532 00	None.	107,532 00	^e 11,640 72
Travelers.....	21,770 00	2,716,485 00	217,930 00	2,956,185 00	^e 268,306 25
Union Mutual.....	14,382 91	1,361,520 00	3,084 82	1,378,987 73	^d 37,794 76
United States.....	1,414 00	264,050 00	1,361 20	266,825 20	^e 43,439 96
Totals.....	192,785 90	41,440,929 00	476,655 96	42,110,370 86	^e 4,652,163 31

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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
—					
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	3,661,718 38	84,823 06	1,536,146 18	53,354 92	5,336,042 54
Canadian Guardian.....	11,494 26	None.	2,271 28	237 46	14,003 00
Confederation Life.....	1,658,018 17	20,476 95	614,685 12	44,285 75	2,337,465 99
Continental Life.....	179,015 99	None.	14,578 99	20,038 56	213,633 54
Crown Life.....	159,609 02	None.	19,023 58	132 11	178,764 71
Dominion Life.....	253,495 94	None.	89,761 94	1,254 00	344,511 88
Excelsior.....	352,639 16	None.	88,721 04	3,794 16	445,154 36
Federal.....	672,436 49	2,000 00	140,735 41	11,118 55	826,290 45
Great-West.....	1,275,471 52	2,536 00	348,189 08	None.	1,626,196 60
Home Life.....	197,789 12	2,000 00	40,236 25	6,525 23	246,550 60
Imperial Life.....	859,442 13	5,048 00	231,208 78	None.	1,095,698 91
London Life.....	512,112 48	None.	140,619 63	None.	652,732 11
Manufacturers Life.....	2,118,601 07	1,092 50	439,914 77	18,391 84	2,578,000 18
Monarch Life.....	32,807 68	None.	8,819 27	50,764 84	92,391 79
Mutual Life of Canada.....	1,894,487 95	22,846 20	628,807 23	None.	2,546,141 38
National Life of Canada.....	255,617 77	None.	43,059 75	96,171 66	394,849 18
North American.....	1,455,737 87	1,967 45	432,315 90	8,068 58	1,898,089 80
Northern Life.....	189,080 89	None.	45,193 96	3,299 82	237,574 67
Royal Victoria.....	149,732 89	None.	24,879 95	None.	174,612 84
Sovereign Life.....	104,021 16	None.	21,700 56	None.	125,721 72
Subsidiary High Court A.O.F.	39,285 87	None.	6,751 91	None.	46,037 78
Sun Life.....	5,004,624 95	415,084 62	1,446,039 56	110,423 01	6,976,172 14
Union Life.....	356,000 67	None.	20,368 36	2,495 04	378,864 07
Totals.....	21,393,241 43	557,874 78	6,384,028 50	430,355 53	28,765,500 24
<i>British Companies.</i>					
Commercial Union.....	23,295 19	None.	65,996 70	None.	89,291 89
Edinburgh Life.....	1,379 04	None.	429 05	None.	1,808 09
Life Association of Scotland..	15,163 54	None.	5,063 24	None.	20,226 78
Liverpool & London & Globe..	3,555 98	None.	None.	None.	3,555 98
London and Lancashire Life..	379,602 11	None.	174,526 02	4,151 71	558,279 84
London Assurance.....	146 44	None.	None.	None.	146 44
North British & Mercantile...	13,740 49	None.	None.	None.	13,740 49
Norwich Union Life.....	2,848 44	None.	1,569 60	None.	4,418 04
Pelican and British Empire..	186,409 16	None.	90,106 45	3,203 62	279,719 23
Royal.....	87,882 08	None.	8,687 60	None.	96,569 68
Scottish Amicable.....	2,073 69	None.	661 26	None.	2,734 95
Scottish Provident.....	738 54	None.	4,485 16	None.	5,223 70
Standard.....	809,727 85	6,218 00	770,942 38	6,899 40	1,593,787 63
Star.....	13,495 45	None.	42,251 65	None.	55,747 10
Totals.....	1,540,058 00	6,218 00	1,164,719 11	14,254 73	2,725,249 84
<i>American Companies.</i>					
Ætna Life.....	666,233 47	None.	175,339 09	None.	841,572 56
Connecticut Mutual.....	24,639 07	None.	4,750 00	None.	29,389 07
Equitable.....	723,300 54	6,653 30	383,847 34	None.	1,113,801 18
Germania.....	5,702 04	None.	7,571 52	None.	13,273 56
Metropolitan.....	1,906,022 26	None.	174,372 19	5,894 88	2,086,289 33
Mutual Life of New York....	1,257,550 50	14,663 60	288,735 84	None.	1,560,949 94
National Life of U.S.....	518 13	None.	None.	None.	518 13
New York Life.....	1,649,359 55	2,453 88	435,264 72	14,456 20	2,101,534 35
North western Mutual.....	3,918 48	None.	139 16	None.	4,057 64
Phoenix Mutual.....	15,433 08	None.	5,309 56	None.	20,742 64
Provident Savings.....	115,938 57	None.	19,418 99	417 40	135,774 96
State Life.....	39,387 85	None.	4,688 81	None.	44,076 66
Travelers.....	358,609 95	None.	136,003 34	950 65	495,563 94
Union Mutual.....	215,542 26	12,201 79	52,697 82	None.	280,441 87
United States Life.....	48,737 68	None.	11,909 66	None.	60,647 34
Totals.....	7,030,893 43	35,972 57	1,700,048 04	21,719 13	8,788,633 17

PAYMENTS TO POLICY-HOLDERS, 1908.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Companies.							
Canada Life.....	1,348,361 46	317,153 29	32,282 83	199,048 78	82,403 23	1,979,249 59	3,746,541 44
Canadian Guardian....	660 00	None.	None.	1,917 43	None.	2,577 43	11,494 26
Confederation.....	441,736 39	383,649 53	24,067 77	149,598 04	81,406 38	1,080,458 11	1,678,495 12
Continental.....	21,150 00	1,000 00	None.	7,409 68	66 68	29,626 36	179,015 99
Crown Life.....	12,400 00	None.	575 40	16,504 56	None.	29,479 96	159,609 02
Dominion Life.....	28,161 50	12,020 00	655 28	4,104 88	4,155 68	49,097 34	253,495 94
Excelsior Life.....	46,916 00	19,500 00	870 00	12,770 15	3,873 50	83,929 65	352,639 16
Federal.....	159,943 25	20,160 00	2,359 00	80,756 86	40,524 12	303,743 23	674,436 49
Great-West.....	156,032 00	21,042 00	8,388 59	27,315 40	18,099 66	230,877 65	1,278,007 52
Home Life.....	34,064 85	3,000 00	191 10	17,424 65	None.	54,680 60	199,789 12
Imperial Life.....	113,899 49	12,688 00	4,104 09	42,740 80	1,859 82	175,292 20	864,490 13
London Life.....	106,871 47	16,352 60	None.	9,045 73	8,848 98	141,118 78	512,112 48
Manufacturers Life....	420,555 22	154,354 00	4,599 48	276,858 10	106,790 42	963,157 22	2,119,693 57
Monarch Life.....	4,045 70	None.	None.	None.	None.	4,045 70	32,807 68
Mutual Life of Canada....	352,217 23	271,116 00	11,221 34	107,608 23	85,586 46	827,749 26	1,917,334 15
National Life of Canada..	17,108 83	None.	None.	8,691 84	None.	25,800 67	255,617 77
North American.....	192,089 09	90,946 90	11,812 82	235,370 98	124,771 26	654,991 05	1,457,705 32
Northern Life.....	29,245 46	1,000 00	None.	8,497 10	40 00	38,782 56	189,080 89
Royal Victoria.....	27,471 25	10,200 00	5,354 28	12,682 76	None.	55,708 29	149,732 89
Sovereign Life.....	10,169 55	None.	None.	11,121 80	None.	21,291 35	104,021 16
Subsidiary High Court of A. O. F.	4,737 00	None.	None.	891 50	557 00	6,185 50	39,285 87
Sun Life of Canada.....	1,370,713 95	533,198 92	167,348 97	493,205 73	361,800 08	2,926,267 65	5,419,709 57
Union Life.....	57,160 87	None.	None.	6,605 89	None.	63,766 76	356,000 67
Totals.....	4,955,710 56	1,867,381 24	273,830 95	1,730,170 83	920,783 27	9,747,876 91	21,951,116 21
British Companies.							
Commercial Union.....	21,653 35	None.	None.	3,315 11	10,587 65	35,556 11	23,295 19
Edinburgh Life.....	10,479 04	None.	None.	None.	None.	10,479 04	1,379 04
Life Association of Scotland...	40,147 68	973 33	None.	1,011 34	1,980 68	44,113 03	15,163 54
Liverpool and London and Globe....	16,015 08	None.	309 96	889 50	None.	17,214 54	3,555 98
London and Lancashire Life.....	125,414 50	138,995 35	None.	21,976 16	None.	286,386 01	379,602 11
London Assurance.....	None.	None.	None.	None.	None.	None.	146 44
North British.....	36,137 44	6,000 00	399 08	3,690 00	223 86	46,450 38	13,740 49
Norwich Union Life.....	11,061 73	None.	None.	540 93	None.	11,602 66	2,848 44
Pelican and British Empire.....	48,549 50	124,384 50	4,735 06	17,774 29	6,018 91	201,462 26	186,409 16
Royal.....	98,586 79	5,200 00	468 54	4,201 55	4 87	108,461 75	87,882 08
Scottish Amicable.....	20,412 08	None.	None.	6,759 80	None.	27,171 88	2,073 69
Scottish Provident.....	10,394 71	None.	None.	None.	None.	10,394 71	738 54
Standard.....	364,804 39	239,904 25	10,288 45	101,151 94	None.	716,149 03	815,945 85
Star.....	None.	973 33	None.	749 68	None.	1,723 01	13,495 45
Totals.....	803,656 29	516,430 76	16,201 09	162,060 30	18,815 97	1,517,164 41	1,546,276 00

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<i>American Companies.</i>									
Ætna Life.....	248,111 29	349,269 00	None.	36,731 40	46,315 76	680,427 45	666,233 47		
Connecticut Mutual.....	104,995 00	5,189 00	None.	1,782 83	6,643 15	118,609 98	24,639 07		
Equitable.....	310,447 79	109,132 90	17,459 78	310,723 32	204,255 22	952,019 01	729,953 84		
Germania.....	860 00	None.	None.	3,054 00	2,649 97	6,563 97	5,702 04		
Metropolitan Life.....	364,683 85	14,340 50	430 30	47,759 69	51,350 96	478,565 30	1,906,022 26		
Mutual Life of New York.....	360,404 68	211,662 95	25,280 09	274,122 53	341,031 84	1,212,502 09	1,272,214 10		
National Life of United States.....	2,871 00	None.	None.	None.	None.	2,871 00	518 13		
New York Life.....	370,474 37	271,534 59	11,903 69	114,051 15	125,708 15	893,671 95	1,651,813 43		
North-western Mutual.....	2,937 00	None.	None.	2,152 68	1,609 31	6,698 98	3,918 48		
Phoenix Mutual.....	11,551 00	456 00	None.	1,597 00	2,388 40	15,992 40	15,433 08		
Provident Savings.....	59,354 00	3,000 00	None.	20,373 06	6,003 32	88,730 38	115,938 57		
State Life.....	5,800 00	None.	None.	7,202 54	2,604 55	15,607 09	39,387 85		
Travelers.....	93,130 87	32,455 42	1,209 50	32,889 01	643 90	160,328 70	358,609 95		
Union Mutual.....	117,303 24	23,985 66	None.	16,785 16	2,374 56	160,448 62	227,744 05		
United States.....	17,000 00	14,165 00	29 00	23,659 98	5,486 92	60,340 90	48,737 68		
Totals.....	2,069,924 09	1,035,191 02	56,312 36	892,884 35	799,066 01	4,853,377 83	7,066,866 00		

Table showing the Cash Expenditure of Canadian Companies doing Life Insurance.

EXPENDITURE (CASH) 1908.

	Payments to Policyholders.	Paid for Taxes.	Investment Expenses.	General Expenses.	Dividends to Stockholders.	Total		Excess of Income over Expenditure. d The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$	cts.	\$ cts.
<i>Canadian Companies.</i>								
Canada Life.....	1,979,249 59	49,843 81	20,756 10	795,999 38	80,000 00	2,925,848 88	e 2,410,193 66	
Canadian Guardian.....	2,577 43	313 25	None.	16,093 17	None.	18,983 85	d 4,980 85	
Confederation.....	1,080,458 11	21,296 02	4,317 32	469,475 35	15,000 00	1,590,546 80	e 746,919 19	
Continental.....	20,626 36	2,466 92	100 00	70,429 17	None.	102,622 45	e 111,011 09	
Crown Life.....	29,479 56	2,906 72	71 00	45,092 05	None.	77,549 73	e 101,214 98	
Dominion Life.....	49,097 34	2,966 58	5,206 66	83,387 77	10,000 00	150,658 35	e 193,853 53	
Excelsior Life.....	83,929 65	4,581 18	1,921 97	142,263 02	6,026 70	238,722 52	e 206,431 84	
Federal.....	303,743 23	7,253 01	1,384 16	206,505 40	10,400 00	529,285 80	e 297,004 65	
Great-West.....	230,877 65	12,013 86	30,352 92	355,943 71	37,500 00	666,688 14	e 959,508 46	
Home Life.....	54,680 60	3,057 68	109 55	70,829 62	None.	128,677 45	e 117,873 15	
Imperial Life.....	175,292 20	9,783 73	9,898 10	218,431 36	33,750 00	447,155 39	e 648,543 52	
London Life.....	141,118 78	5,622 15	9,039 69	201,680 54	4,000 00	361,461 16	e 291,270 95	
Manufacturers Life.....	963,157 22	18,105 71	3,986 13	567,747 85	24,000 00	1,576,996 91	e 1,001,003 27	
Monarch Life.....	4,045 70	985 69	688 50	55,811 43	None.	61,531 32	e 30,860 47	
Mutual Life of Canada.....	827,749 26	17,657 77	10,436 13	392,943 75	None.	1,248,786 91	e 1,297,354 47	
National Life of Canada.....	25,800 67	4,108 38	None.	102,179 56	22,000 00	154,088 61	e 240,760 57	
North American.....	654,991 05	16,619 73	None.	308,124 98	6,000 00	985,735 76	e 912,354 04	
Northern Life.....	38,782 56	2,666 58	730 79	81,060 19	20,647 97	143,888 09	e 93,686 58	
Royal Victoria.....	55,708 29	2,907 26	None.	58,527 82	None.	117,143 37	e 57,469 47	
Sovereign Life.....	21,291 35	1,619 31	None.	49,668 06	None.	72,578 72	e 53,143 00	
Subsidiary High Court of A.O.F.....	6,185 50	134 01	None.	10,142 05	None.	16,461 56	e 29,576 22	
Sun Life of Canada.....	2,926,267 65	56,288 42	930 51	1,439,152 06	15,750 00	4,438,388 64	e 2,537,783 50	
Union Life.....	63,766 76	7,972 16	None.	279,227 12	None.	350,966 04	e 27,898 03	
Totals.....	9,747,876 91	251,169 93	99,929 53	6,020,715 41	285,074 67	16,404,766 15	e 12,360,733 79	

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TABLE showing the Cash Expenditure in Canada of British and American Companies doing Life Insurance.

EXPENDITURE (CASH), 1903.

	Payments to Policy-holders.	Paid for Taxes.	General Expenses.	Total Expenditure.	^e Excess of Income over Expenditure. — ^d The Reverse.
<i>British Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Union..	35,556 11	548 08	2,180 31	38,284 50	^e 51,007 39
Edinburgh Life.....	10,479 04	None.	892 50	11,371 54	^d 9,563 45
Life Association of Scotland...	44,113 03	10 04	929 58	45,051 65	^d 24,824 87
Liverpool & London & Globe...	17,214 54	74 89	295 83	17,585 26	^d 14,029 28
London and Lancashire Life....	286,386 01	6,083 96	81,935 90	374,405 87	^e 183,873 97
London Assurance.....	None.	None.	None.	None.	^e 146 44
North British.....	46,450 38	307 94	2,621 58	49,379 90	^d 35,639 41
Norwich Union Life.....	11,602 66	21 51	235 26	11,909 43	^d 7,491 39
Pelican and British Empire...	201,462 26	2,510 93	26,852 57	230,825 76	^e 48,893 47
Royal.....	108,461 75	1,128 66	40,090 98	149,681 39	^d 53,111 71
Scottish Amicable.....	27,171 88	72 82	64 36	27,309 06	^d 24,574 11
Scottish Provident.....	10,394 71	None.	53 90	10,448 61	^d 5,224 91
Standard.....	716,149 03	10,167 61	126,187 80	852,504 44	^e 741,283 19
Star.....	1,723 01	524 68	1,486 57	3,734 26	^e 52,012 84
Totals.....	1,517,164 41	21,451 12	283,876 14	1,822,491 67	^e 902,758 17
<i>American Companies.</i>					
Ætna Life.....	680,427 45	10,677 72	66,663 32	757,768 49	^e 83,804 07
Connecticut Mutual.....	118,609 98	14 78	47 96	118,672 72	^d 89,283 65
Equitable.....	952,019 01	9,075 42	70,049 26	1,031,143 69	^e 82,657 49
Germania.....	6,563 97	2 89	50 00	6,616 86	^e 6,656 70
Metropolitan Life.....	478,565 30	28,705 61	566,601 19	1,073,872 10	^e 1,012,417 23
Mutual Life of New York.....	1,212,502 09	12,343 97	103,978 26	1,328,824 32	^e 232,125 62
National Life of United States..	2,871 00	None.	35 58	2,906 58	^d 2,388 45
New York Life.....	893,671 95	19,813 00	165,673 97	1,079,158 92	^e 1,022,375 43
North-western Mutual.....	6,698 99	2 31	50 00	6,751 30	^d 2,693 66
Phoenix Mutual.....	15,992 40	None.	None.	15,992 40	^e 4,750 24
Provident Savings.....	88,730 38	129 08	6,913 86	95,773 32	^e 40,001 64
State Life.....	15,607 09	318 36	5,596 68	21,522 13	^e 22,554 53
Travelers.....	160,328 70	5,084 78	35,278 56	200,692 04	^e 294,871 90
Union Mutual.....	160,448 62	3,989 34	27,773 47	192,211 43	^e 88,230 44
United States.....	60,340 90	489 52	5,440 39	66,270 81	^d 5,623 47
Totals.....	4,853,377 83	90,646 78	1,054,152 50	5,998,177 11	^e 2,790,456 06

8-9 EDWARD VII., A. 1909

DETAIL of Life Insurance issued and

	Amount in Force Jan. 1, 1908.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>Canadian Companies.</i>	\$	\$	\$	\$
Canada Life (Canadian business).....	84,474,464	5,883,576	85,851	None.
Canadian Guardian.....	403,770	111,500	3,000	None.
Confederation (Canadian business).....	43,967,205	4,738,621	None.	None.
Continental.....	5,110,584	1,194,433	32,000	None.
Crown Life.....	4,515,566	1,015,326	43,500	None.
Dominion Life.....	7,421,365	1,506,966	13,500	None.
Excelsior Life { Ordinary.....	11,047,911	2,446,255	25,238	None.
Industrial.....	108,718	1,149	7,164	None.
Federal (Canadian business).....	18,885,368	3,188,370	20,501	None.
Great-West (Canadian business).....	33,214,680	9,698,706	219,658	None.
Home Life.....	5,449,394	806,450	14,650	None.
Imperial Life (Canadian business).....	20,395,289	4,073,170	180,714	None.
London Life { Ordinary.....	5,601,586	1,502,300	12,126	None.
Industrial.....	5,587,117	2,151,972	9,242	62,231
Manufacturers Life (Canadian business).....	37,123,147	4,817,887	64,353	None.
Monarch Life.....	589,766	862,500	4,000	None.
Mutual Life of Canada (Canadian business).....	50,716,848	7,168,304	72,500	None.
National Life of Canada.....	6,678,057	2,877,514	45,200	None.
North American (Canadian business).....	35,267,264	3,767,151	70,675	None.
Northern Life.....	5,553,904	1,456,450	14,000	None.
Royal Victoria.....	4,854,353	1,001,000	10,000	None.
Sovereign Life.....	2,663,449	715,574	40,625	1,235
Subsidiary High Court of A.O.F.....	1,384,917	596,821	4,500	None.
Sun Life of Canada (Canadian business) { Ordinary.....	53,334,569	9,688,705	64,030	None.
Thrift.....	2,310,065	311,830	33,967	10,253
Union Life { Ordinary.....	1,761,283	920,164	None.	10,250
Industrial.....	9,473,673	7,461,547	916,144	None.
Totals.....	457,894,312	79,964,241	2,007,138	83,969
<i>British Companies.</i>				
Commercial Union.....	681,439	34,325	None.	None.
Edinburgh Life.....	95,428	5,611	None.	None.
Life Association of Scotland.....	1,019,185	None.	None.	None.
Liverpool and London and Globe...	149,797	None.	None.	5,511
London Assurance.....	20,193	None.	None.	None.
London and Lancashire Life...	11,399,275	1,314,915	81,527	None.
North British and Mercantile...	743,030	9,017	None.	None.
Norwich Union Life.....	128,434	None.	None.	None.
Pelican and British Empire...	6,379,569	None.	190	None.
Royal.....	2,020,010	776,667	None.	15,235
Scottish Amicable.....	168,576	None.	None.	None.
Scottish Provident.....	92,438	391	None.	None.
Standard.....	23,756,750	1,659,791	363,036	None.
Star.....	373,619	20,425	None.	None.
Totals.....	47,027,743	3,821,142	444,753	20,746
<i>American Companies.</i>				
Ætna Life.....	18,337,436	1,896,933	18,238	None.
Connecticut Mutual....	1,129,658	None.	None.	32,801
Equitable.....	20,371,328	1,414,674	36,000	None.
Germania.....	219,288	None.	None.	21,569
Metropolitan Life { Ordinary.....	14,892,971	7,528,751	None.	None.
Industrial.....	33,218,513	11,467,596	None.	None.
Mutual Life of New York.....	28,745,757	2,199,772	24,542	None.
National Life of United States.....	57,207	None.	None.	None.
New York Life...	47,245,860	4,068,026	146,636	None.
North-western Mutual.....	203,736	None.	None.	None.
Phoenix Mutual.....	456,349	None.	None.	None.
Provident Savings.....	3,679,235	16,500	125,520	19,109
State Life.....	1,123,456	83,500	27,000	26,000
Travelers.....	10,307,323	938,054	8,000	None.
Union Mutual.....	7,136,345	384,606	18,000	None.
United States.....	1,581,514	90,500	15,000	None.
Totals.....	188,705,976	30,088,912	418,936	99,479

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terminated in Canada during the Year 1908.

Amount of Policies Terminated by								Gross Amount in Force Dec. 31, 1908.
Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease.	Not Taken.	Total Terminated.	
\$	\$	\$	\$	\$	\$	\$	\$	\$
1,100,048	294,957	29,500	540,661	1,530,254	57,613	595,360	4,148,393	86,295,497
750	None.	None.	37,500	151,790	1,500	None.	191,540	326,730
391,567	380,963	119,890	539,418	1,485,858	45,850	699,072	3,662,618	45,043,208
19,500	1,000	23,000	90,000	676,500	4,320	35,000	849,320	5,487,697
41,500	None.	1,000	165,500	553,360	3,699	137,000	902,059	4,672,333
38,175	12,020	None.	35,250	461,483	250	223,500	770,678	8,171,153
49,736	19,500	7,000	145,886	762,355	21,602	377,108	1,383,187	12,136,217
949	None.	None.	1,358	13,273	None.	None.	15,580	101,451
167,940	20,000	69,500	243,854	1,518,444	37,590	163,278	2,220,606	19,873,632
197,368	17,840	59,100	328,400	2,139,159	93,863	1,073,241	3,908,971	39,224,073
41,961	3,200	None.	67,875	572,621	14,429	22,150	722,236	5,548,258
114,116	28,688	24,500	363,357	1,061,110	30,748	643,808	2,266,327	22,382,846
44,254	3,110	5,000	43,644	709,654	22,750	117,725	946,137	6,169,875
84,697	13,449	58	26,649	1,657,135	None.	None.	1,781,988	6,028,575
262,791	142,340	2,667	533,085	1,935,428	130,766	589,390	3,596,467	38,408,920
4,000	None.	None.	None.	76,266	7,000	35,000	122,266	1,334,000
377,906	274,016	44,500	376,304	2,060,225	65,325	496,153	3,694,429	54,263,222
25,500	None.	1,000	94,423	743,050	27,789	83,500	975,262	8,625,509
188,635	89,370	8,512	899,820	1,347,027	68,308	335,300	2,936,972	36,168,118
27,500	1,000	1,000	57,800	819,222	25,953	18,500	950,975	6,073,379
41,080	10,200	16,000	113,735	471,790	30,970	139,000	822,775	5,042,578
11,000	None.	3,500	93,925	485,669	None.	25,500	619,594	2,801,289
5,237	None.	None.	11,275	139,607	2,000	78,600	236,719	1,749,519
419,762	404,980	62,335	1,412,611	1,555,478	165,317	2,400,510	6,420,993	56,666,311
23,089	1,073	None.	49,965	359,070	None.	55,192	488,389	2,177,726
9,164	None.	None.	31,743	522,670	None.	149,060	712,637	1,979,061
50,896	None.	None.	29,053	6,444,749	10,250	None.	6,534,948	11,316,417
3,739,121	1,717,706	478,062	6,333,091	30,253,247	867,892	8,492,947	51,882,066	488,067,594
21,865	None.	None.	14,380	1,000	None.	None.	37,245	678,519
10,479	None.	None.	545	None.	None.	None.	11,024	90,015
38,868	None.	None.	973	2,489	None.	None.	42,330	976,855
15,036	None.	None.	1,572	487	None.	None.	17,095	138,213
None.	None.	None.	None.	None.	None.	None.	None.	20,193
107,362	138,047	None.	131,464	505,593	9,637	121,025	1,013,128	11,782,589
32,455	7,465	None.	5,612	5,000	None.	None.	50,532	701,515
11,062	None.	None.	1,239	None.	None.	None.	12,301	116,133
70,709	131,455	20,317	75,217	87,208	None.	None.	384,906	5,994,853
104,687	5,200	3,000	65,059	68,500	None.	46,367	292,813	2,519,099
20,412	None.	None.	10,503	5,070	None.	None.	35,985	132,591
10,395	None.	None.	None.	None.	None.	None.	10,395	82,434
348,336	277,982	31,000	509,531	1,093,914	45,150	166,660	2,472,573	23,307,004
2,920	973	None.	4,000	2,000	2,173	None.	12,066	381,978
794,586	561,122	54,317	820,095	1,771,261	56,960	334,052	4,392,393	46,921,991
244,450	328,738	25,700	198,585	498,152	24,247	70,500	1,390,372	18,862,235
108,779	5,189	None.	4,318	None.	None.	None.	118,286	1,044,173
281,916	116,644	65,500	844,333	185,900	131,932	171,500	1,797,725	20,024,277
None.	None.	1,000	7,000	None.	None.	None.	8,000	232,857
120,229	12,592	7,000	465,614	2,784,700	67,541	1,547,200	5,004,876	17,416,846
244,455	1,698	791	729,397	8,280,759	147,844	None.	9,404,944	35,281,165
335,927	211,770	125,066	1,079,493	337,681	204,499	None.	2,294,436	28,675,635
2,871	None.	None.	None.	None.	None.	None.	2,871	54,336
390,703	271,424	1,073,809	893,109	1,013,454	190,011	None.	3,832,510	47,628,012
3,937	None.	None.	2,998	None.	258	None.	7,193	196,543
11,551	456	None.	3,172	None.	1,035	None.	16,214	440,135
61,000	3,000	159,000	206,836	213,000	None.	1,000	643,836	3,196,528
None.	None.	28,000	88,000	37,500	None.	None.	153,500	1,106,456
95,181	86,741	39,500	208,120	216,357	None.	None.	645,899	10,607,478
118,119	22,134	107,802	90,329	162,676	6,087	27,500	534,647	7,004,304
9,414	12,165	43,000	60,907	62,500	25,182	6,000	219,168	1,467,846
2,028,532	1,072,551	1,676,168	4,882,211	13,792,679	798,636	1,823,700	26,074,477	193,238,826

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American Companies.

<i>Ætna Life</i>	37	37,677	482	828,756	543	1,030,500	None.	1,062	1,896,933
<i>Equitable</i>	385	848,300	73	120,500	111	419,000	26,574	569	1,414,674
<i>Metropolitan</i> { Ordinary.....	4,428	3,974,014	5,667	3,359,804	61	194,933	None.	10,156	7,528,751
Industrial.....	55,406	8,040,518	39,206	3,425,638	72	1,440	None.	94,684	11,467,596
<i>Mutual Life of New York</i>	497	1,103,310	136	195,000	142	543,000	358,462	1,990	2,199,772
<i>New York Life</i>	1,681	3,435,276	225	315,315	81	303,661	7,744	1,990	4,068,026
<i>Provident Savings</i>	11	15,500	None.	None.	1	1,000	None.	12	16,500
<i>State Life</i>	18	45,000	3	8,500	.....	30,000	None.	21	83,500
<i>Travelers</i>	164	479,349	36	75,566	112	382,000	1,139	312	938,054
<i>Union Mutual</i>	118	195,329	41	81,700	26	103,000	4,577	185	384,606
<i>United States</i>	2	10,000	9	18,000	17	62,500	None.	28	90,500
	62,747	18,181,273	45,881	8,428,809	1,166	3,077,034	398,796	109,794	30,088,912

RECAPITULATION.

<i>Canadian Companies</i>	83,790	57,496,911	33,329	17,653,965	1,721	4,577,714	235,651	118,840	79,964,241
<i>British Companies</i>	952	2,323,135	734	1,014,393	68	330,892	117,111	1,754	3,815,531
<i>American Companies</i>	62,747	18,184,273	45,881	8,428,809	1,166	3,077,034	398,796	109,794	30,088,912
	147,489	78,004,319	79,944	27,127,167	2,955	7,985,640	751,558	230,388	113,868,684

POLICIES in Force in Canada, December 31, 1908.

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONUS ADDITIONS.	TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
<i>Canadian Companies.</i>									
Canada Life (Canadian business).	32,483	64,971,944	8,999	17,092,507	273	1,066,027	3,165,019	41,755	86,295,497
Canadian Guardian.	259	191,405	97	74,075	81	61,250	None.	437	326,730
Confederation (Canadian business).	19,851	29,516,423	9,128	12,972,867	1,215	2,310,386	243,532	30,194	45,043,208
Continental.	3,133	3,649,261	1,327	1,529,186	152	309,250	None.	4,612	5,487,697
Crown Life.	2,039	3,158,503	1,777	1,212,990	115	300,840	None.	2,931	4,672,333
Dominion Life.	2,897	4,534,750	2,940	3,582,353	9	37,500	16,550	5,846	8,171,153
Excelsior Life.	6,681	8,450,973	2,792	3,276,194	162	405,200	3,850	9,635	12,136,217
Excelsior Life { Ordinary.	455	68,407	370	33,044	None.	None.	None.	825	101,451
Excelsior Life { Industrial.	10,683	14,519,981	2,632	3,460,076	824	1,889,783	3,792	14,139	19,873,632
Federal (Canadian business).	17,769	30,432,525	3,714	5,109,116	1,339	3,660,604	21,828	22,822	39,224,073
Great West (Canadian business).	3,136	3,995,410	1,112	1,321,964	160	230,884	None.	4,408	5,548,258
Home Life.	8,321	15,253,041	3,442	6,115,388	222	1,011,415	3,002	11,985	22,382,846
Imperial Life (Canadian business).	1,410	1,179,641	4,601	4,730,475	158	259,500	259	6,169	6,169,875
Imperial Life { Ordinary.	26,333	2,951,977	41,225	3,039,282	1,457	37,316	None.	69,015	6,028,575
Imperial Life { Industrial.	20,798	27,731,394	6,092	8,739,023	863	1,892,175	46,328	27,753	38,408,920
Manufacturers Life (Canadian business).	528	1,235,500	25	40,500	17	58,000	None.	570	1,334,000
Monarch Life.	22,404	35,593,188	11,971	17,029,085	695	1,640,950	None.	35,070	54,263,223
Mutual Life of Canada (Canadian business).	3,330	5,047,182	1,224	1,554,070	736	2,024,257	None.	5,290	8,625,509
National Life of Canada.	15,918	22,653,862	7,122	9,160,170	1,908	3,793,116	560,970	24,948	36,168,118
North American (Canadian business).	3,532	4,378,165	1,303	1,548,450	106	146,764	None.	4,941	6,073,379
Northern Life.	2,817	3,773,786	804	981,792	158	287,000	None.	3,779	5,042,578
Royal Victoria.	873	1,951,900	292	463,889	132	385,500	None.	1,297	2,801,289
Sovereign Life.	1,892	1,693,608	62	53,500	None.	None.	2,411	1,954	1,749,519
Subsidiary High Court A.O.F.	29,633	41,124,136	16,362	16,589,168	1,274	445,581	685,152	47,269	58,844,037
Sun Life of Canada (Canadian business).	1,042	931,868	1,613	1,031,621	12	15,572	None.	2,667	1,979,061
Union Life { Ordinary.	74,860	10,032,274	6,426	1,277,338	47	6,805	None.	81,333	11,316,417
Union Life { Industrial.	313,077	339,021,104	136,452	122,018,123	12,115	22,275,675	4,752,693	461,644	488,067,595
<i>British Companies.</i>									
Commercial Union.	167	494,565	33	113,265	1	973	69,716	201	678,519
Edinburgh Life.	42	64,955	1	8,973	None.	None.	24,087	43	90,015
Life Association of Scotland.	447	725,086	7	8,010	2	1,241	242,518	456	976,855
Liverpool and London and Globe.	72	78,708	12	22,040	None.	None.	37,465	84	138,213
London and Lancashire Life.	2,558	5,253,783	3,785	5,997,152	102	394,312	137,342	6,445	11,782,589
London Assurance.	5	17,520	None.	None.	None.	None.	2,673	5	20,193
North British and Mercantile.	247	471,934	36	71,634	None.	None.	157,947	283	701,515
Norwich Union Life.	107	93,512	5	7,703	None.	None.	14,918	112	116,133
Pelican and British Empire.	1,670	4,192,783	467	1,293,614	8	43,000	465,456	2,145	5,994,853
Royal.	676	1,429,183	470	846,122	38	149,500	94,294	1,184	2,519,099
Scottish Amicable.	50	118,742	None.	None.	None.	None.	13,849	50	132,591
Scottish Provident.	29	53,485	None.	None.	None.	None.	28,949	29	82,434

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Standard.....	5,823	12,225,144	5,482	8,749,397	279	1,363,213	969,250	11,584	23,307,004
Star.....	139	237,912	96	108,993	None.	None.	35,073	235	381,978
<i>American Companies.</i>									
Ætna Life.....	12,032	25,457,312	10,394	17,218,903	430	1,952,239	2,293,537	22,856	46,921,991
Connecticut Mutual.....	4,275	4,948,965	6,568	10,294,482	1,819	3,618,788	None.	12,662	18,862,235
Equitable.....	598	1,044,173	None.	None.	None.	None.	None.	598	1,044,173
Germania.....	7,571	15,420,271	2,065	3,612,195	279	832,023	159,788	9,915	20,024,277
Metropolitan Life { Ordinary.....	78	124,589	59	106,151	None.	None.	2,117	137	232,857
Industrial.....	9,157	9,613,579	12,184	7,433,226	95	370,041	None.	21,436	17,416,846
Mutual Life of New York.....	81,540	10,949,047	216,218	24,235,340	4,685	96,778	None.	302,443	35,281,165
National Life of United States.....	11,587	22,071,479	910	4,774,206	256	1,476,861	353,089	12,753	28,675,635
New York Life.....	70	54,336	None.	None.	None.	None.	None.	70	54,336
Northwestern Mutual.....	20,102	34,988,850	5,925	9,374,291	1,370	3,137,323	127,548	27,397	47,628,012
Phoenix Mutual.....	167	195,543	1	1,000	None.	None.	None.	168	196,543
Provident Savings.....	455	430,342	6	1,793	5	8,000	None.	466	440,135
State Life.....	1,024	1,636,324	303	515,112	471	1,045,092	None.	1,798	3,196,528
Travelers.....	166	1,003,000	9	40,500	7	62,956	None.	182	1,106,456
Union Mutual.....	2,286	5,775,471	1,195	3,164,882	591	1,663,340	3,785	4,072	10,607,478
United States.....	3,429	4,915,253	1,198	1,781,710	23	194,607	112,734	4,650	7,004,304
	432	679,762	167	293,186	163	492,056	2,842	762	1,467,846
	142,937	113,850,984	246,808	65,628,074	9,764	12,997,865	761,903	399,509	193,238,826

RECAPITULATION.

Canadian Companies.....	313,077	339,021,104	136,452	122,018,123	12,115	22,275,675	4,752,693	461,644	488,067,595
British Companies.....	12,032	25,457,312	10,394	17,218,903	430	1,952,239	2,293,537	22,856	46,921,991
American Companies..	142,937	113,850,984	246,808	65,628,074	9,764	12,997,865	761,903	399,509	193,238,826
	468,046	478,329,400	393,654	204,865,100	22,309	37,225,779	7,808,133	884,009	728,228,412

AMOUNTS of Insurance effected in Canada during the respective Years 1875-1908.

	Canadian Companies.	British Companies.	American Companies.	Totals.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	*44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,640,677	49,525,257
1895.....	27,909,672	3,337,638	13,093,888	44,341,198
1896.....	26,171,830	2,869,971	13,582,769	42,624,570
1897.....	30,351,021	2,778,510	15,138,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,673
1899.....	42,138,128	3,748,127	21,514,478	67,400,733
1900.....	38,545,949	3,717,997	26,632,146	68,896,092
1901.....	38,298,747	3,059,043	32,541,438	73,899,228
1902.....	45,882,167	3,324,317	31,346,482	80,552,966
1903.....	55,169,104	3,132,904	33,265,797	91,567,805
1904.....	59,051,113	3,109,778	36,145,211	98,306,102
1905.....	67,539,141	3,881,980	34,486,215	105,907,336
1906.....	62,450,253	4,472,426	28,090,526	95,013,205
1907.....	61,838,766	3,501,743	25,042,423	90,382,932
1908.....	69,029,583	3,389,550	27,476,866	99,895,999
Totals....	979,462,211	106,549,969	542,325,852	1,628,338,032

NET Amounts of Insurance in force in Canada, 1875-1908.

1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,057	34,341,172	96,590,352	319,257,581
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,606,195	105,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673
1900.....	267,151,086	39,485,344	124,433,416	431,069,846
1901.....	284,684,621	40,216,186	138,868,227	463,769,034
1902.....	308,202,596	41,556,245	159,053,464	508,812,305
1903.....	335,638,940	42,127,260	170,676,800	548,443,000
1904.....	364,640,166	42,608,738	180,631,886	587,880,790
1905.....	397,946,902	43,809,211	188,578,127	630,334,240
1906.....	420,864,847	45,655,951	189,740,102	656,260,900
1907.....	450,573,724	46,462,314	188,487,447	685,523,485
1908.....	480,266,931	46,159,856	193,087,126	719,513,913

*Including 20 months' business of the Canada Life.

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PREMIUM INCOME in Canada during the respective Years 1875-1908.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,805,174	1,276,229	3,957,304	13,038,707
1900.....	9,373,405	1,372,355	4,261,181	15,006,941
1901.....	9,133,890	1,346,666	4,709,298	15,189,854
1902.....	10,048,204	1,415,273	5,614,083	17,077,560
1903.....	10,882,650	1,435,318	5,922,297	18,240,265
1904.....	11,959,100	1,473,514	6,536,710	19,969,324
1905.....	13,947,827	1,500,232	6,632,658	22,080,717
1906.....	14,093,056	1,583,861	6,687,539	22,364,456
1907.....	14,963,714	1,567,951	6,612,207	23,143,872
1908.....	16,081,504	1,546,275	7,066,866	24,694,645
Totals.....	193,603,365	35,172,297	112,591,765	341,367,427

*Including 20 months' business of the Canada Life.

ASSESSMENT SYSTEM

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1908:

Companies.	Total Amount Paid by Members.	Number of Cer- tificates reported as taken	Amount of Certificates new and taken up.	Number of Certi- ficates in force at date.	Net Amount in force.	Number of Cer- tificates become Claims.	Net Amount become Claims.	UNSETTLED CLAIMS.		
								Claims Paid.	Not Resisted.	Resisted.
CANADIAN COMPANIES.										
Catholic Mutual Benefit Association.....	\$ 442,147	1,187	\$ 1,560,000	21,192	\$ 27,349,500	197	\$ 293,000	\$ 279,372	\$ 44,293	None.
Commercial Travellers Mutual Benefit Society...	34,779	160	160,000	1,956	1,956,000	38	38,000	32,500	10,000	None.
Independent Order of Foresters (Can. business) ...	1,435,903	6,943	5,362,100	96,198	95,174,430	848	1,113,636	1,424,317	135,512	18,000
Woodmen of the World.....	138,751	980	868,250	10,786	11,635,454	81	94,500	111,457	17,662	1,000
Totals for 1908.....	2,051,580	9,270	7,950,350	130,132	136,115,384	1,164	1,539,136	1,847,646	207,467	19,000
Totals for 1907.....	1,910,327	16,299	13,665,546	137,024	144,274,026	1,209	1,538,106	1,524,200	300,508	5,000

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SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS,
LIFE AND ENDOWMENT DEPARTMENT.

	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS INCLUDING DISABILITY.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada.....	1,435,903	6,943	5,362,100	36,198	95,174,430	1,113,636	1,424,317	135,512	18,000
In other countries	2,314,740	11,681	9,622,048	143,518	150,853,454	1,424,730	1,023,106	151,103	52,363
Totals.....	3,750,643	18,624	14,984,148	239,716	246,027,884	2,538,366	2,447,423	286,615	70,363

SICK AND FUNERAL DEPARTMENT.

In Canada.....	240,463	4,254		39,269	212,666	112,596	6,360	1,877
In other countries.....	76,508	1,394		11,966	62,467	162,638	1,580	832
Totals.....	316,971	5,648		51,235	275,133	275,234	7,940	2,709

8-9 EDWARD VII., A. 1909

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1908.

Companies.	AMOUNT TERMINATED BY.		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$
Catholic Mutual Benefit Association.....	293,000	1,583,500	1,876,500
Commercial Travellers Mutual Benefit Society.....	38,000	111,000	149,000
Independent Order of Foresters (Canadian business)..	957,616	13,745,609	14,703,225
Woodmen of the World.....	94,500	923,546	1,018,046
Totals for 1908.....	1,383,116	16,363,655	17,746,771
Totals for 1907.....	1,416,840	10,406,266	11,823,106

SESSIONAL PAPER No. 9

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.
CANADIAN COMPANIES—ASSETS, 1908.

Companies.	Commenced business in Canada.	Real Estate.		Loans on Real Estate.		Loans on Collaterals.		Stocks, Bonds and Debentures.		Cash on hand and in Banks.		Agents' Balances and Bills Receivable.		Interest and Rents Due and Accrued.		Due from Members.		Other Assets.		Total Assets.	
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Catholic Mutual Benefit Association	Feb. 10, 1880	None.		None.		None.		129,108	56	306,322	22	None.		None.		31,529	01	3,178	31	470,138	10
Commercial Travel- Mutual Benefit So- ciety.....	July, 1881..	None.		14,750	00	None.		35,355	24	4,381	50	None.		252	23	None.		330	00	55,068	97
Independent Order of Foresters,	" 1881.	853,412	71	5,027,072	66	922,625	00	5,819,333	08	287,512	85	None.		69,749	09	None.		35,477	54	13,015,182	93
Woodmen of the World.....	" 1893...	None.		133,688	46	None.		80,207	31	27,425	35	1,085	39	6,397	38	25,840	26	325	00	274,969	15
Total.....		853,412	71	5,175,511	12	922,625	00	6,064,004	19	625,641	92	1,085	39	76,398	70	57,369	27	39,310	85	13,815,359	15

8-9 EDWARD VII., A. 1909

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1908.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not includ- ing reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit Association.....	44,293 43	None.	18,357 37	62,650 80
Commercial Travellers Mutual Benefit Society.....	10,000 00	None.	650 25	10,650 25
*Independent Order of Foresters.....	367,627 50	3,729 64	555,929 76	927,286 90
Woodmen of the World.....	18,662 33	60 00	836 96	19,559 29
Totals.....	440,583 26	3,789 64	575,774 34	1,020,147 24

INCOME, 1908.

	Assessments.	Fees and Dues.	Interest.	Other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Catholic Mutual Benefit Association....	405,161 41	36,985 57	11,566 20	None.	453,713 18
Commercial Travellers Mutual Benefit Society.....	30,746 77	4,032 00	2,585 74	None.	37,364 51
*Independent Order of Foresters.....	3,775,382 47	292,230 79	535,844 61	15,412 45	4,618,870 32
Woodmen of the World.....	118,918 42	19,832 66	9,751 85	3,850 28	152,353 21
Totals.....	4,330,209 07	353,081 02	559,748 40	19,262 73	5,262,301 22

EXPENDITURE, 1908.

	Paid to Members.	General Expenses.	Total Expenditure.	Excess of Income over Expenditure
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>				
Catholic Mutual Benefit Association.....	279,877 01	28,117 43	307,994 44	145,718 74
Commercial Travellers Mutual Benefit Society.....	32,500 00	3,997 53	36,497 53	866 98
*Independent Order of Foresters.....	2,722,657 76	505,727 48	3,228,385 24	1,390,485 08
Woodmen of the World.....	113,634 75	26,912 48	140,547 23	11,805 98
Totals.....	3,148,669 52	564,754 92	3,713,424 44	1,548,876 78

* Including the sickness and funeral department.

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TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, Steam Boiler Insurance, &c.

CANADIAN COMPANIES—ASSETS, 1908.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	None.	5,800 00	127,594 02	None.	None.	18,206 02	1,854 80	6,940 01	2,601 00	162,995 85	Steam boiler, &c.
Canada Accident.....	None.	None.	158,963 12	None.	53 60	11,827 11	684 39	3,785 06	501 96	175,815 24	Accident, Sickness and Plate Glass.
Canadian Casualty and Boiler.	None.	None.	112,950 00	None.	649 30	75 00	1,599 99	13,361 21	1,536 91	130,175 41	Accident, Sickness, Steam Boiler and Personal Property.
Canadian Railway Accident..	None.	41,000 00	93,110 67	None.	7,023 73	27,830 73	1,812 67	75 681 44	4,514 36	250,976 60	Accident and Sickness.
Dominion Guarantee Company, Limited.	36,796 65	None.	27,670 00	None.	None.	3,477 21	None.	1,981 61	54,165 16	127,000 63	Burglary Guarantee.
Dominion of Canada Guarantee and Accident.....	None.	5,450 00	317,876 62	None.	4,498 73	26,879 03	4,468 99	49,950 66	2,857 25	411,981 28	Guarantee, Accident and Sickness.
Dominion Plate Glass....	None.	None.	17,000 00	None.	852 43	6,708 83	None.	None.	15,242 87	39,804 13	Plate Glass.
General Accident Assur. Co....	None.	None.	96,722 52	None.	2,125 36	9,634 41	840 88	48,837 57	2,834 22	160,994 96	Accident and Sickness.
General Animals Insur. Co....	None.	None.	11,347 60	None.	2,322 92	1,806 06	229 17	None.	3,856 96	19,562 71	Live Stock.
Guarantee Co. of N. A.	48,150 00	None.	1,234,478 67	None.	None.	152,011 85	8,072 44	6,482 79	4,416 64	1,453,612 39	Guarantee.
Imperial Guarantee and Accident.....	None.	None.	200,900 00	None.	19,246 25	50,919 48	379 50	49,141 29	6,077 80	326,964 32	Accident, Guarantee and Sickness.
London & Lancashire Guarantee & Acc. Co. of Canada....	40,000 00	None.	82,733 33	None.	131 70	9,129 52	705 65	22,150 43	1,346 45	156,200 08	Accident, Guarantee and Sickness.
Protective Assn. of Canada....	None.	None.	16,152 00	None.	None.	4,278 18	131 66	347 85	None.	20,909 69	Accident and Sickness.
Sterling Accident and Guarantee Co. of Canada.	None.	None.	35,994 58	None.	None.	12,381 95	357 50	12,808 99	1,049 02	63,192 04	Accident and Sickness.
Title and Trust Co.....	None.	23,550 00	68,862 02	None.	None.	485 69	973 51	None.	2,408 97	96,280 19	Title Insurance.
Totals.....	124,946 65	75,800 00	2,602,355 15		36,907 02	335,651 07	22,111 15	291,774 91	104,009 57	3,596,555 52	

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, Steam Boiler Insurance, &c.

CANADIAN COMPANIES—LIABILITIES, 1908.

Companies.	Unsettled Losses.	*Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock	Excess of Assets over Liabilities.		Capital Stock paid up or in course of Collection.	Nature of Business.
					\$	cts.		
Boiler Inspection.....	1,300 00	86,154 91	None.	87,454 91	75,540 94	75,075 00	75,075 00	Steam Boiler.
Canada Accident.....	6,351 23	53,562 67	3,677 49	63,591 39	112,223 85	43,320 00	43,320 00	Accident, Sickness and Plate Glass
Canadian Casualty and Boiler.....	8,483 10	58,878 21	12,814 10	80,175 41	50,000 00	50,000 00	50,000 00	Accident, Sickness, Steam Boiler and Personal Property.
Canadian Railway Accident.....	42,800 00	128,418 88	None.	171,218 88	79,757 72	62,500 00	62,500 00	Accident and Sickness.
Dominion Guarantee Company, Limited.....	2,358 19	19,580 71	11,688 93	33,627 83	93,462 80	80,000 00	80,000 00	Burglary Guarantee.
Dominion of Canada Guarantee and Accident.....	25,275 49	120,134 54	None.	145,410 03	266,571 25	122,220 00	122,220 00	Guarantee, Accident and Sickness
Dominion Plate Glass.....	None.	39,914 37	None.	39,914 37	—110 24	10,000 00	10,000 00	Plate Glass.
General Accident Assurance Co.....	27,549 86	62,818 08	13,988 19	104,356 13	56,638 83	50,000 00	50,000 00	Accident and Sickness.
General Animals Insurance Co.....	550 00	5,883 88	3,247 75	9,681 63	9,881 08	27,639 33	27,639 33	Live Stock.
Guarantee Company of North America.....	26,323 00	98,546 50	44,737 58	169,607 08	1,284,005 31.	304,600 00	304,600 00	Guarantee.
Imperial Guarantee and Accident.....	27,418 28	86,304 95	861 87	114,585 10	212,379 22	200,000 00	200,000 00	Accident, Guarantee and Sickness.
London and Lancashire Guarantee & Acc. Co. of Canada.	11,393 20	29,821 80	27,100 00	68,315 00	87,885 08	100,000 00	100,000 00	Accident, Guarantee and Sickness.
Protective Association of Canada.....	1,815 00	9,432 00	1,611 25	12,858 25	8,051 44	20,000 00	20,000 00	Accident and Sickness.
Stirling Accident and Guarantee Co. of Canada.....	22,277 72	23,406 97	1,685 47	47,370 16	15,821 88	49,540 00	49,540 00	Accident and Sickness.
Title and Trust Co.....	None.	886 64	2,606 26	3,492 90	92,787 29	101,025 00	101,025 00	Title insurance.
Totals.....	203,895 07	823,745 11	124,018 89	1,151,659 07	2,444,896 45	1,295,919 33	1,295,919 33	

* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1908, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, Steam Boiler Insurance, &c.

INCOME, 1908.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	61,293 54	5,274 58	823 90	67,392 02	None.
Canada Accident.....	71,331 20	6,422 68	None.	77,753 88	None.
Canadian Casualty and Boiler.....	73,933 07	3,927 00	26,997 47	104,857 54	6,791 69
Canadian Railway Accident.....	289,758 70	5,876 08	None.	295,634 78	12,500 00
Dominion Guarantee Company, Limited.	39,850 33	689 60	5,106 60	45,646 53	None.
Dominion of Canada Guarantee and Ac- cident.....	293,976 76	12,956 38	None.	306,933 14	12,220 00
Dominion Plate Glass.....	33,383 33	1,431 88	None.	34,815 21	None.
General Accident Assurance Co.....	165,769 44	4,223 53	None.	169,992 97	None.
General Animals Insurance Co.....	2,831 79	None.	None.	2,831 79	27,645 33
Guarantee Company of North America..	199,998 34	60,954 37	1,801 68	262,754 39	None.
Imperial Guarantee and Accident.....	204,598 79	10,597 72	831 45	216,027 96	None.
London and Lancashire Guarantee and Accident Company of Canada.....	47,784 30	186 60	27,586 62	75,557 52	100,000 00
Protective Association of Canada.....	31,440 74	695 62	None.	32,136 36	None.
Sterling Accident and Guarantee Co. of Canada.....	104,155 68	1,343 93	None.	105,499 61	None.
Tile and Trust Co.....	1,502 98	4,870 95	1,855 64	8,229 57	5,500 00
Totals.....	1,621,608 99	119,450 92	65,003 36	1,806,063 27	164,657 02

EXPENDITURE, 1908.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	7,189 73	43,659 92	None.	50,849 65	Steam Boiler.
Canada Accident.....	30,599 62	31,055 97	4,332 00	65,987 59	Accident, Sickness and Plate Glass.
Canadian Casualty and Boiler.....	43,522 35	68,676 78	None.	112,199 13	Accident, Sickness, Steam Boiler and Personal Property.
Canadian Railway Accident..	148,246 75	127,192 55	15,823 21	291,262 51	Accident and Sickness.
Dominion Guarantee Com- pany, Limited.....	17,870 46	21,248 87	None.	39,119 33	Burglary Guarantee.
Dominion of Canada Guarant- tee and Accident.....	107,038 43	143,204 79	23,222 00	273,465 22	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	12,408 51	16,254 93	1,000 00	29,663 44	Plate Glass.
General Accident Assurance Company.....	69,238 84	74,673 94	None.	143,912 78	Accident, Sickness and Guarantee.
General Animals Insurance Company.....	975 00	19,696 66	None.	20,671 06	Live Stock.
Guarantee Company of North America.....	87,900 65	123,530 12	24,368 00	235,798 77	Guarantee.
Imperial Guarantee and Ac- cident.....	80,480 22	113,741 32	12,000 00	206,221 54	Accident, Guarantee and Sickness.
London and Lancashire Guar- antee and Accident Co. of Canada.....	11,308 31	34,981 24	None.	46,289 55	Accident, Guarantee and Sickness.
Protective Association of Can- ada.....	9,652 50	18,797 69	None.	28,450 19	Accident and Sickness.
Sterling Accident and Guar- antee Co. of Canada.....	52,151 30	58,959 54	None.	111,110 84	Accident and Sickness.
Title and Trust Co.....	None.	12,910 43	None.	12,910 43	Title Insurance.
Totals.....	678,582 67	203,584 15	80,745 21	1,667,912 03	

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ABSTRACT of Guarantee Insurance in Canada for the Year 1908.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
American Surety Company.....	\$ 4,742	908	\$ 1,304,149	773	\$ 1,055,049	\$ 2,119	\$ 619	\$ 1,500	None.
Dominion of Canada Guarantee and Accident..	25,867	2,306	9,096,214	1,588	6,387,583	14,004	8,314	6,030	None.
Employers' Liability.....	46,504	3,062	11,253,035	2,787	8,721,635	15,989	19,178	4,902	None.
Guarantee Company of North America.....	38,041	.....	15,096,373	.....	12,814,241	9,248	9,248	None.	None.
Imperial Guarantee and Accident.....	30,339	720	7,829,515	720	7,725,415	18,492	13,846	6,700	None.
International Fidelity.....	5,911	1,162	550,000	1,024	521,000	1,367	1,367	None.	None.
London and Lancashire Guarantee and Accident	331	19	118,100	18	83,100	None.	None.	None.	None.
London Guarantee and Accident.....	81,818	3,707	19,206,341	3,497	18,555,891	41,688	38,507	9,188	None.
Railway Passengers.....	5,213	226	1,573,733	211	1,305,517	357	864	None.	None.
United States Fidelity and Guaranty.....	29,841	3,014	11,087,497	2,853	10,365,821	26,828	10,936	9,783	6,109
Totals.....	268,607	.....	77,754,957	.....	67,535,252	130,092	102,879	38,103	6,109

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	38,041	.....	15,096,373	.....	12,814,241	9,248	9,248	None.	None.
In other countries.....	161,957	.....	68,259,668	.....	48,938,623	75,772	78,653	26,323	None.
Totals.....	199,998	.....	83,356,041	.....	61,752,864	85,020	87,901	26,323	None.

ABSTRACT of Accident Insurance in Canada for the Year 1908.

Canada Accident.....	33,266	3,410	9,450,400	3,398	9,275,008	16,781	17,962	3,663	None.
Canadian Casualty and Boiler.....	49,295	5,148	11,690,753	2,715	6,966,050	26,738	25,089	1,861	7,500
Canadian Railway Accident.....	263,496	24,298	31,546,766	18,568	21,267,975	89,319	88,909	20,000	2,800
Dominion of Canada Guarantee and Accident..	268,109	20,066	37,153,030	14,184	25,764,836	61,646	60,756	11,874	None.
Employers' Liability.....	66,338	3,924	11,103,150	3,757	10,639,650	35,851	18,884	18,772	None.
Fidelity and Casualty Company of New York..	37,226	2,683	14,899,250	2,530	13,733,750	11,981	12,842	None.	None.
General Accident.....	21,817	1,286	3,527,300	480	1,561,850	13,172	10,263	4,814	None.
Imperial Guarantee and Accident.....	148,036	7,439	16,708,642	6,303	10,979,042	53,647	45,394	13,791	1,663
London and Lancashire Guarantee and Accident	18,281	3,958	7,591,417	2,754	5,475,205	5,985	5,178	808	None.
London Guarantee and Accident.....	104,958	7,596	19,435,150	7,465	19,149,650	29,811	34,502	6,532	None.
Marland Casualty Company.....	40,251	2,290	7,012,400	2,082	7,100,052	22,699	17,715	2,631	5,500
Ocean Accident and Guarantee.....	112,077	.....	18,690,170	.....	17,700,570	42,616	44,080	13,205	300
Protective Association of Canada.....	31,441	3,785	.....	3,189	.....	5,745	4,723	1,105	None.
Railway Passengers.....	41,502	2,891	7,082,900	2,763	6,732,400	12,989	9,807	4,892	650
Sterling Accident and Guarantee.....	28,374	4,472	10,788,107	3,313	6,093,375	11,089	8,788	3,896	None.
Sun Life Assurance Company.....	118	None.	None.	24	41,000	None.	None.	None.	None.
Travelers.....	142,750	10,407	39,245,507	8,209	31,528,807	47,862	37,652	3,184	13,000
Totals.....	1,407,335	487,931	442,544	111,028	31,413

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ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1908.

Canada Accident.....	8,372	106	1,031,000	114	1,106,000	2,735	1,284	1,451	None.
Canadian Casualty and Boiler.....	819	10	95,000	8	75,000	220	312	220	None.
Canadian Railway Accident.....	26,263	107	1,057,500	92	902,500	15,002	14,597	10,000	None.
Employers' Liability.....	383,512	1,553	15,412,000	1,480	14,682,000	197,767	204,397	102,317	None.
General Accident.....	108,825	970	9,529,000	841	8,249,000	52,326	51,618	22,065	None.
Imperial Guarantee and Accident.....	145	2	11,500	5	26,500	400	3,547	400	None.
London and Lancashire Guarantee and Accident.....	26,109	870	5,875,650	604	4,315,650	15,718	5,365	10,353	None.
London Guarantee and Accident.....	59,518	242	2,420,000	229	2,290,000	18,567	13,148	8,955	None.
Maryland Casualty Company.....	91,408	448	1,337,500	402	1,442,500	53,956	65,516	22,470	None.
Ocean Accident and Guarantee.....	180,149		8,395,500		8,675,500	112,456	84,340	62,300	None.
Railway Passengers.....	18,146	123	1,220,000	120	1,190,000	4,941	4,627	439	None.
Sterling Accident and Guarantee Co.....	64,965	505	717,000	56	85,000	45,897	37,433	18,006	None.
Travelers.....	41,654	236	2,960,000	257	2,570,000	29,135	13,774	22,284	None.
Totals.....	1,009,885		50,061,650		45,609,650	549,120	499,958	281,260	None.

ABSTRACT OF BURGLARY GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1908.

Dominion Guarantee Company, Limited.....	39,850	2,896	5,069,987	2,570	4,522,862	18,597	17,870	2,358	None.
Fidelity and Casualty Company of New York.....	14,830	777	1,690,483	726	1,622,883	3,602	3,434	655	None.
Totals.....	54,740	3,673	6,760,470	3,296	6,145,745	22,199	21,304	3,013	None.

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1908.

Boiler Inspection and Insurance Co. of Canada.....	61,294	595	5,697,100	1,493	12,209,800	8,490	7,190	1,300	None.
Canadian Casualty and Boiler.....	19,969	476	2,488,750	1,136	4,412,590	646	756	None.	None.
Hartford Steam Boiler Inspection and Insurance Company.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
Maryland Casualty Co.....	6,350	81	844,166	133	1,952,166	856	1,259	None.	None.
Totals.....	87,613	1,152	9,030,016	2,762	18,574,556	9,992	9,205	1,300	None.

ABSTRACT OF PERSONAL PROPERTY INSURANCE IN CANADA FOR THE YEAR 1908.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian Casualty and Boiler.....	None.	None.	None.	None.	None.	None.	11,405	None.	None.
Maryland Casualty.....	13,951	149	1,203,982	110	1,324,482	3,048	3,020	75	None.
Totals.....	13,951	149	1,203,982	110	1,324,482	3,048	14,425	75	None.

ABSTRACT OF INLAND TRANSIT INSURANCE IN CANADA FOR THE YEAR 1908.

American and Foreign Marine.....	17,811	1,410	73,968,861	None.	None.	3,091	3,805	None.	None.
British and Foreign Marine.....	1,430	87	413,198	2	140,000	None.	None.	None.	None.
Marine Insurance Company.....	14,378	.....	22,219,464	None.	None.	7,785	2,785	5,000	None.
Ocean Marine Insurance Company.....	3,453	.....	11,651,523	None.	None.	None.	None.	None.	None.
Totals.....	37,072	.....	108,259,046	2	140,000	10,876	6,590	5,000	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1908.

*Ancient Order of Foresters.....	122,920	2,676	.....	2,676	.....	72,742	72,742	None.	None.
Canada Accident.....	6,698	1,123	.....	700	.....	2,545	2,178	733	None.
Canadian Casualty and Boiler.....	3,850	.....	962,475	.....	627,050	5,245	5,961	903	None.
Canadian Railway Accident.....	.....	.....	.....	.....	.....	46,371	44,741	10,000	None.
Catholic Mutual Benefit Association.....	4,867	494	.....	1,414	.....	3,110	3,110	None.	None.
Dominion of Canada Guarantee and Accident.....	.....	.....	.....	.....	.....	34,990	37,968	7,372	None.
Employers' Liability.....	24,744	4,367	6,055,362	4,329	5,998,612	11,303	12,503	1,640	None.
Fidelity and Casualty Company of New York.....	26,797	1,949	668,762	1,855	625,925	7,588	8,047	None.	None.
General Accident Assurance Co.....	16,001	481	.....	336	.....	6,354	6,609	670	None.
Imperial Guarantee and Accident.....	26,079	350	.....	350	.....	20,224	17,694	4,864	None.
*Independent Order of Foresters.....	240,462	4,254	.....	39,269	.....	117,068	112,596	6,359	1,877
London and Lancashire Guarantee and Accident.....	2,633	941	.....	752	.....	998	765	233	None.
London Guarantee and Accident.....	7,436	1,047	1,199,375	1,026	1,186,125	3,099	3,479	326	None.
Maryland Casualty.....	1,398	175	171,232	156	198,300	588	692	58	None.
Ocean Accident and Guarantee.....	22,909	.....	.....	.....	.....	7,823	7,725	1,105	None.
Protective Association of Canada.....	.....	.....	.....	.....	.....	5,350	4,930	710	None.
Railway Passengers.....	10,375	.....	.....	.....	.....	3,953	3,790	663	None.
Sterling Accident and Guarantee Company.....	10,627	3,247	.....	2,088	.....	5,868	5,930	1,476	None.
*Woodmen of the World.....	5,441	288	.....	1,024	.....	2,733	2,733	None.	None.
Totals.....	419,317	.....	.....	.....	.....	357,952	354,193	36,812	1,877

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1908.

Canada Accident.....	22,701	1,479	.....	3,077	.....	9,107	9,175	580	None.
Dominion Plate Glass.....	33,383	2,423	.....	4,171	.....	12,409	12,409	None.	None.
Lloyds Plate Glass.....	50,963	3,353	.....	8,740	.....	25,186	25,186	None.	None.
National Provincial Plate Glass.....	8,532	327	.....	455	.....	432	211	221	None.
New York Plate Glass.....	19,660	.....	219,278	2,967	425,224	8,948	9,277	None.	None.
Totals.....	135,234	.....	.....	19,410	.....	56,082	56,258	801	None.

ABSTRACT OF CONTRACT INSURANCE IN CANADA FOR THE YEAR 1908.

American Surety Company.....	9,934	277	1,895,255	222	1,524,256	None.	None.	None.	None.
United States Fidelity and Guaranty.....	17,176	271	1,956,150	108	1,550,305	None.	None.	None.	None.
Totals.....	27,110	548	3,851,405	330	3,074,561	None.	None.	None.	None.

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1908.

Title and Trust Company.....	1,503	120	263,344	127	296,394	None.	None.	None.	None.
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ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1908.

Phenix Insurance Company of Brooklyn.....	61	20,950	30,425	20	20	None.	None.
Springfield Fire and Marine Insurance Co.....	95	.....	12,000	.....	12,000	None.	None.	None.	None.
Totals.....	156	.....	32,950	.....	42,425	20	20	None.	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1908.

General Animals Insurance Company.....	2,832	759	188,449	608	157,676	1,525	975	50	500
Yorkshire Insurance Company.....	2,209	58	83,440	40	35,470	1,000	None.	1,000	None.
Totals.....	5,041	817	271,889	648	193,146	2,525	975	1,050	500

* Including funeral benefits.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business.
THE CANADA ACCIDENT ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
Accident.....	\$ 33,523	3,433	\$ 9,551,900	3,421	\$ 9,376,508	\$ 16,781	\$ 17,962	\$ 3,663	\$ None.	Total business, Dec. 31, 1908.
Sickness.....	6,735	2,680	.....	2,680	.....	2,545	2,178	733	None.
Plate Glass.....	22,701	1,479	.....	3,077	.....	9,107	9,175	580	None.
Employers' Liability.....	8,372	106	1,031,000	114	1,106,000	2,735	1,284	1,451	None.	
Totals.....	71,331	7,698	9,292	31,168	30,599	6,427	None.	

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident.....	49,295	5,148	11,690,753	2,715	6,966,050	26,738	25,089	1,861	7,500	Total business, Dec. 31, 1908.
Employers' Liability.....	819	10	95,000	8	75,000	220	312	220	None.	
Sickness.....	3,850	1,123	962,475	700	627,050	5,245	5,961	903	None.	
Steam Boiler.....	19,969	476	2,488,750	1,136	4,412,590	646	756	None.	None.	
Personal Property.....	None.	None.	None.	None.	None.	None.	11,405	None.	None.	
Totals.....	73,933	6,757	15,236,978	4,559	12,080,630	32,849	43,523	2,984	7,500	

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident.....	263,496	24,238	31,546,766	18,568	21,267,975	{ 89,319	88,909	20,000	2,800	Total business, Dec. 31, 1908.
Sickness.....		107	1,057,500	92	902,500	{ 46,371	44,741	10,000	None.	
Employers' Liability.....	26,263					{ 15,002	14,597	10,000	None.	
Totals.....	289,759	24,405	32,604,266	18,660	22,170,475	150,692	148,247	40,000	2,800	

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Guarantee.....	25,867	2,306	9,696,214	1,588	6,387,583	14,004	8,314	6,030	None.	Total business, Dec. 31, 1908.
Accident.....		20,066	37,153,030	14,184	25,764,836	{ 61,646	60,756	11,874	None.	
Sickness.....	268,109					{ 34,990	37,968	7,372	None.	
Totals.....	293,976	22,372	46,849,244	15,772	32,152,419	110,640	107,038	25,276	None.	

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THE GENERAL ACCIDENT ASSURANCE COMPANY.

Accident.....	25,471	2,196	5,570,249	1,051	2,762,049	14,115	11,206	4,814	Total business, Dec. 31, 1908.
Sickness.....	16,616	487		342		6,159	6,415	670	None.
Employers' Liability.....	123,682	1,575	15,494,000	1,354	13,354,000	52,326	51,618	22,065	None.
Totals.....	165,769	4,258		2,747		72,600	69,239	27,549	None.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident.....	148,036	7,439	16,708,642	6,303	10,979,042	53,647	45,394	13,791	Total business, Dec. 31, 1908.
Sickness.....	26,079	350		350		20,224	17,694	4,864	None.
Guarantee.....	30,339	720	7,829,515	720	7,725,415	18,492	13,846	6,700	None.
Employers' Liability.....	145	2	11,500	5	26,500	400	3,547	400	None.
Totals.....	204,599	8,511		7,378		92,763	80,481	25,755	1,663

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident.....	18,712	4,048	7,771,417	2,821	5,603,205	5,985	5,178	808	Total business, Dec. 31, 1908.
Employers' Liability.....	26,109	870	5,875,650	604	4,315,650	15,718	5,365	10,353	None.
Sickness.....	2,633	942		752		998	765	233	None.
Guarantee.....	331	19	118,100	18	83,100	None.	None.	None.	None.
Totals.....	47,785	5,879		4,195		22,701	11,308	11,394	None.

THE PROTECTIVE ASSOCIATION OF CANADA.

Accident.....	31,441	3,785		3,189		5,745	4,723	1,105	Total business, Dec. 31, 1908.
Sickness.....						5,350	4,930	710	None.
Totals.....	31,441	3,785		3,189		11,095	9,653	1,815	None.

THE STERLING, ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Accident.....	28,519	4,472	10,788,107	3,313	6,093,375	11,089	8,788	3,896	Total business, Dec. 31, 1908.
Sickness.....	10,672	3,247		2,088		5,868	5,930	1,176	None.
Employers' Liability.....	64,965	505	717,000	56	85,000	45,897	37,433	18,006	None.
Totals.....	104,156	8,224		5,457		62,854	52,151	23,078	None.

THE AMERICAN SURETY COMPANY.

Guarantee.....	4,742	908	1,304,149	773	1,055,049	2,119	619	1,500	In Canada, Dec. 31, 1908.
Contract.....	9,934	277	1,895,255	222	1,524,256	None.	None.	None.	
Totals.....	14,676	1,185	3,199,404	995	2,579,305	2,119	619	1,500	None.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	
Inland Marine.....	84,098	2,911	35,978,193	18	490,017	39,727	66,995	11,493	None.	} In Canada, Dec. 31, 1908.
Inland Transit.....	1,430	87	419,198	2	140,000	None.	None.	None.	None.	
Totals.....	85,528	2,998	36,397,391	20	630,017	39,727	66,995	11,493	None.	

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

Guarantee.....	46,504	3,062	11,253,035	2,787	8,721,635	15,989	19,178	4,902	None.	} In Canada, Dec. 31, 1908.
Accident.....	66,338	3,924	11,103,150	3,757	10,639,650	35,851	18,884	18,772	None.	
Sickness.....	24,744	4,367	6,055,362	4,329	5,998,612	11,303	12,503	1,640	None.	
Employers' Liability.....	383,512	1,553	15,412,000	1,480	14,682,000	197,767	204,397	102,317	None.	
Totals.....	521,098	12,906	43,823,547	12,353	40,041,897	260,910	254,962	127,631	None.	

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	37,226	2,683	14,899,250	2,530	13,733,750	11,981	12,842	None.	None.	} In Canada, Dec. 31, 1908.
Sickness.....	26,797	1,949	668,762	1,855	625,925	7,588	8,047	None.	None.	
Burglary.....	14,890	777	1,690,483	726	1,622,883	3,602	3,434	655	None.	
Totals.....	78,913	5,409	17,258,495	5,111	15,981,558	23,171	24,323	655	None.	

THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Accident.....	104,958	7,596	19,435,150	7,465	19,149,650	29,811	34,502	6,532	None.	} In Canada, Dec. 31, 1908.
Sickness.....	7,436	1,047	1,199,375	1,026	1,186,125	3,099	3,479	326	None.	
Guarantee.....	81,818	3,707	19,206,341	3,497	18,555,891	41,688	38,507	9,188	None.	
Employers' Liability.....	59,518	242	2,420,000	229	2,290,000	18,567	13,148	8,955	None.	
Totals.....	253,730	12,592	42,260,866	12,217	41,181,666	93,165	89,636	25,001	None.	

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THE MARINE INSURANCE COMPANY.

Inland Marine.....	35,802	113,533,653	None.	None.	1,267	None.	} In Canada, Dec. 31, 1908.
Inland Transit.....	14,378	.....	22,219,464	None.	None.	2,785	5,000
Totals.....	50,180	.....	135,753,117	None.	None.	4,052	5,000

THE MARYLAND CASUALTY COMPANY.

Accident.....	40,251	2,290	7,012,400	2,082	7,100,052	22,639	17,715	} In Canada, Dec. 31, 1908.
Sickness.....	1,398	175	171,232	156	198,300	22,588	692	
Employers' Liability.....	91,408	448	1,337,500	402	1,442,500	53,956	65,516	
Steam Boiler.....	6,350	81	844,166	133	1,952,166	856	1,259	
Personal Property.....	13,951	149	1,203,982	110	1,324,482	3,048	3,020	
Totals.....	153,358	3,143	10,569,280	2,883	12,017,500	81,147	88,202	5,500

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Accident.....	112,077	.....	18,690,170	.....	17,700,570	42,616	44,080	} In Canada, Dec. 31, 1908.
Sickness.....	22,009	.....	.....	.....	.....	7,823	7,725	
Employers' Liability.....	180,149	.....	8,395,500	.....	8,675,500	112,456	84,340	
Totals.....	315,135	.....	27,085,670	.....	26,376,070	162,895	136,145	300

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

Inland Marine.....	None.	None.	None.	None.	None.	None.	None.	} In Canada, Dec. 31, 1908.
Inland Transit.....	3,453	.....	11,651,523	None.	None.	None.	None.
Totals.....	3,453	.....	11,651,523	None.	None.	None.	None.

THE RAILWAY PASSENGERS ASSURANCE COMPANY.

Guarantee.....	5,213	226	1,573,733	211	1,305,517	357	864	} In Canada, Dec. 31, 1908.
Accident.....	41,502	2,891	7,082,900	2,763	6,732,400	12,989	9,807	
Sickness.....	10,375	.....	.....	.....	.....	3,953	3,790
Employers' Liability.....	18,146	123	1,220,000	120	1,190,000	4,941	4,627	
Totals.....	75,236	3,240	9,876,633	3,094	9,227,917	22,240	19,088	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass &c., business done by Companies which combine more than one class of business—*Concluded.*

THE TRAVELLERS INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	
Accident.....	142,750	10,407	39,245,507	8,209	31,528,807	47,862	37,652	3,184	13,000	} In Canada, Dec. 31, 1908.
Employers' Liability.....	41,654	296	2,960,000	257	2,570,000	29,135	13,774	22,284	None.	
Totals.....	184,404	10,703	42,205,507	8,466	34,098,807	76,997	51,426	25,468	13,000	

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Guarantee.....	29,841	3,014	11,087,497	2,853	10,365,821	26,828	10,936	9,783	6,109	} In Canada, Dec. 31, 1908.
Contract.....	17,176	271	1,456,150	108	1,550,305	None.	None.	None.	None.	
Totals.....	47,017	3,285	13,043,647	2,961	11,916,126	26,828	10,936	9,783	6,109	

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at April 28, 1909.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company.....	R. K. Elliot, Chief Agent, Halifax, N.S.....	\$ 60,000	\$ 57,953	Fire.
The Aetna Insurance Co., Hartford, Connecticut.....	R. W. Evans, General Agent, Montreal.....	195,793	181,378	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.....	4,673,775	4,305,770	Life.
The Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal.....	236,033	197,343	Fire and Inland Marine.
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal.....	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York.....	W. H. Hall, Chief Agent, Toronto.....	97,333	97,333	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Company.....	H. H. Beck, Chief Agent, Toronto.....	51,120	50,583	Fire.
The Atlas Assurance Company, Limited.....	Matthew C. Hinshaw, Chief Agent, Montreal.....	327,667	327,667	Fire.
The Boiler Inspection and Insurance Company of Canada.....	H. N. Roberts, Chief Agent, Toronto.....	66,574	62,414	Steam Boiler, &c.
The British America Assurance Company.....	P. H. Sims, Secretary, Toronto.....	62,400	58,520	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited.....	Robert J. Dale, Chief Agent, Montreal.....	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company.....	Lansing Lewis, Manager, Montreal.....	276,426	260,658	Fire.
The Canada Accident Assurance Company.....	T. H. Hudson, Chief Agent, Montreal.....	38,035	35,168	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company.....	Hon. Geo. A. Cox, President, Toronto.....	61,000	57,950	Life.
The Canadian Casualty and Boiler Insurance Company.....	W. G. Falconer, C. Norie-Miller, Managers, Toronto.....	45,000	40,500	Accident, Sickness and Accidental Damage to Personal Property.
The Canadian Fire Insurance Company.....	R. T. Riley, Chief Agent, Winnipeg.....	70,000	66,500	Fire.
The Canadian Guardian Life Insurance Company (formerly the Central Life Insurance Company of Canada.....	John M. Spence, Chief Agent, Toronto.....	54,000	50,910	Life.
The Canadian Railway Accident Insurance Company.....	John Emu, Chief Agent, Ottawa.....	40,380	38,466	Accident and Sickness.
The Central Canada Manufacturers Mutual Fire Insurance Co. B. L. Anderson, Chief Agent, Toronto.....	B. L. Anderson, Chief Agent, Toronto.....	54,000	50,220	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.....	James McGregor, Chief Agent, Montreal.....	1,107,640	1,062,445	Fire, Inland Marine and Life.
The Confederation Life Association.....	J. K. Macdonald, Managing Director, Toronto.....	85,367	75,847	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.....	Dewar & Bethune, Chief Agents, Ottawa.....	110,000	110,000	Fire.
The Continental Life Insurance Company.....	Geo. B. Woods, Chief Agent, Toronto.....	55,000	52,250	Life.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Crown Life Insurance Company.....	William Wallace, Chief Agent, Toronto.....	\$	\$	
The Dominion Fire Insurance Company.....	Robt. F. Massie, Chief Agent, Toronto.....	58,693	55,458	Life.
The Dominion Guarantee Co., Limited.....	Charles W. Hagar, Chief Agent, Montreal.....	54,965	50,961	Fire.
The Dominion Life Insurance Company.....	Thos. Hilliard, Man'g Director, Waterloo, Ont.....	28,000	25,603	Burglary Guarantee.
The Dominion of Canada Guarantee and Accident Insurance Company.....	J. E. Roberts, Chief Agent, Toronto.....	59,153	56,812	Life.
The Dominion Plate Glass Insurance Company.....	Alexander Ramsay, Chief Agent, Montreal.....	164 740	150,227	Guarantee, Accident and Sickness.
The Eastern Canada Manufacturers Mutual Fire Insurance Co.....	Robert R. Samuel, Chief Agent, Montreal.....	17,000	16,150	Plate Glass.
The Employers' Liability Assurance Corporation, Limited.....	Richard I. Griffin, Chief Agent, Montreal.....	60,000	57,000	Fire.
*The Equitable Life Assurance Society of the United States.....	Sergeant P. Stearns, Manager, Montreal.....	350,123	326,690	Guarantee, Accident and Sickness.
The Equity Fire Insurance Company.....	Wm. G. Brown, Chief Agent, Toronto.....	2,222,270	2,050,982	Life.
The Excelsior Life Insurance Company.....	Edwin Marshall, Chief Agent, Toronto.....	52,853	50,211	Fire.
The Federal Life Assurance Company of Canada.....	David Dexter, Managing Director, Hamilton.....	54,000	52,300	Life.
The Fidelity and Casualty Company of New York.....	Bartholomew Minahan, Chief Agent, Toronto.....	76,982	71,584	Life.
The General Accident Assurance Company of Canada.....	W. G. Falconer, C. Norie-Miller, Chief Agents, Toronto.....	100,000	90,013	Burglary, Accident and Sickness.
The General Accident Fire and Life Assurance Corporation, Limited.....	Thomas H. Hall, Chief Agent, Toronto.....	44,266	41,930	Accident and Sickness.
The General Animals Insurance Co. of Canada.....	R. A. LeLuc, Chief Agent, Montreal.....	168,277	150,520	Fire.
The German American Insurance Company.....	Esnhart & Evans, Chief Agents, Montreal.....	11,000	10,450	Live Stock.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	139,200	124,395	Fire.
The Great-West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg, Man.....	172,333	168,583	Life.
The Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....	60,000	57,000	Life.
The Guardian Assurance Co., Limited, London, Eng.....	Hugh M. Lambert, Chief Agent, Montreal.....	59,400	56,550	Guarantee.
The Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	507,033	492,402	Fire.
The Hartford Steam Boiler Inspection and Insurance Co.....	H. N. Roberts, Chief Agent, Toronto.....	490,073	456,719	Fire.
The Home Life Association of Canada.....	J. K. McCutcheon, Chief Agent, Toronto.....	45,000	36,765	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Co. of Canada.
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	52,733	51,634	Life.
The Imperial Guarantee and Accident Insurance Company of Canada.....	Alfred L. Davis, Chief Agent, Toronto.....	293 333	271,342	Fire and Inland Marine.
The Imperial Life Assurance Co. of Canada.....	T. Bradshaw, Manager, Toronto.....	100,000	95,750	Guarantee, Accident and Sickness.
The Insurance Co. of North America, Philadelphia, Pa.....	Robert Hampson & Son, Chief Agents, Montreal.....	241,567	225,574	Life.
		273,040	252,684	Fire, Inland Marine and Inland Transportation.

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The International Fidelity Insurance Company.....	George H. Watson, Chief Agent, Toronto.....	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co. Fire.
The Law Union and Crown Insurance Co.....	J. E. E. Dickson, Chief Agent, Montreal.....	194,807	168,890	Fire and Life.
The Liverpool and London and Globe Insurance Company	J. Gardner Thompson, Chief Agent, Montreal.....	1,067,450	1,047,060	Fire and Life.
Liverpool, Eng.....	Eastmure & Lightbourn, Chief Agents, Toronto.....	78,006	75,019	Plate Glass.
The Lloyds Plate Glass Insurance Company, New York.....	W. Kennedy, W. B. Colley, Joint Chief Agents Montreal	167,000	158,650	Fire, Life and Inland Marine.
The London Assurance.....	D. W. Alexander, Chief Agent, Toronto.....	160,600	154,079	Guarantee, Accident and Sickness.
The London Guarantee and Accident Co., Limited.....	Alfred Wright, Chief Agent Toronto.....	333,270	313,633	Fire.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.....	Alexander MacLean, Chief Agent, Toronto.....	82,733	81,815	Guarantee, Accident, and Sickness.
The London and Lancashire Guarantee and Accident Co. of Canada.....	B. Hal. Brown, Manager, Montreal.....	135,500	129,948	Life.
†The London and Lancashire Life Assurance Co.....	David Weismiller, Chief Agent, Toronto, Ont.....	61,300	58,292	Fire.
†The London Mutual Fire Ins. Co. of Canada.....	J. G. Richter, Manager, London, Ont.....	60,000	53,095	Life.
†The London Life Insurance Co.....	E. D. Hardy, Chief Agent, Ottawa.....	107,000	100,405	Fire.
The Lumber Insurance Company of New York.....	J. Gardner Thompson, Chief Agent, Montreal.....	54,867	52,367	Fire.
The Manitoba Assurance Company.....	G. A. Somerville, Chief Agent, Toronto.....	193,899	164,950	Life.
†The Manufacturers Life Insurance Co.....	W. J. G. Thomson, Chief Agent, Halifax.....	126,533	105,850	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
†The Marine Insurance Co., Limited.....	J. William Mackenzie, Chief Agent, Toronto.....	165,707	155,109	Accident, Sickness and Accidental Damage to Personal Property.
The Maryland Casualty Co., Baltimore, Md.....	Alfred Wright, Chief Agent, Toronto.....	108,388	95,959	Fire.
The Mercantile Fire Insurance Company.....	John Tilton, Chief Agent, Ottawa.....	5,556,134	5,041,075	Life.
†The Metropolitan Life Insurance Co., New York.....	J. W. W. Stewart, Chief Agent, Winnipeg.....	58,020	52,008	Life.
†The Monarch Life Assurance Company.....	J. B. Lafleur, Chief Agent, Montreal.....	60,000	57,000	Fire.
†The Montreal-Canada Fire Insurance Company.....	Geo. Wegenast, Manager, Waterloo.....	108,500	103,075	Life.
†The Mutual Life Assurance Co. of Canada.....	Fayette Brown, Manager, Montreal.....	2,359,227	2,259,310	Life.
**The Mutual Life Insurance Co. of New York.....	Robert Hampson & Son, Chief Agents, Montreal.....	175,000	167,556	Fire, Inland Marine and Tornado.
†The National Fire Insurance Co. of Hartford.....	A. J. Ralston, Chief Agent, Toronto.....	55,000	53,500	Life.
The National Life Assurance Co. of Canada.....	J. H. Ewart, Chief Agent, Toronto.....	12,167	10,118	Plate Glass.
†The National Provincial Plate Glass Insurance Co., Limited..	W. A. Dart, Chief Agent, Montreal.....	1,404,881	1,252,076	Life.
††The New York Life Insurance Co.....	Gustave Fauteux, Chief Agent, Montreal.....	30,467	26,256	Plate Glass.
The New York Plate Glass Insurance Co.....	L. Goldman, Managing Director, Toronto.....	61,200	57,940	Life.
The North American Life Assurance Co.....	Randall J. Davidson, Manager, Montreal.....	1,190,480	1,121,078	Fire and Life.
†The North British and Mercantile Ins. Co., London, Eng.....	Robt. W. Tyre, Manager, Montreal.....	507,600	451,390	Fire.
†The Northern Assurance Co., Ltd.....	John Milne, Managing Director, London, Ont.....	67,107	64,204	Life.
†The Northern Life Assurance Company of Canada.....	John B. Laidlaw, Chief Agent, Toronto.....	457,700	422,528	Fire.
†The Norwich Union Fire Insurance Society, Norwich, Eng.....	John B. Laidlaw, Chief Agent, Toronto.....	72,780	68,910	Life.
†The Norwich Union Life Insurance Society.....	Arthur C. Baillie, Chief Agent, Halifax, N.S.....	53,000	50,779	Fire.
†The Nova Scotia Fire Insurance Company.....	Charles H. Neely, Chief Agent, Toronto.....	222,633	207,567	Accident, Sickness and Plate Glass.
†The Ocean Accident and Guarantee Corporation, Limited.....	Robt. Hampson & Son, Chief Agents, Montreal.....	121,667	121,667	Inland Marine and insuring postal and express packages in transit in Canada.
The Ocean Marine Insurance Co., Limited.....	William Thomson & Co., Chief Agents, St. John. N.B..	50,500	50,149	Fire.
The Ontario Fire Insurance Company.....	W. E. D. Baldwin, Chief Agent, Toronto.....	59,000	52,544	Fire.
†The Ottawa Fire Insurance Co.....	R. H. Duke, Chief Agent, Vancouver.....	58,100	50,985	Fire.
†The Pacific Coast Fire Insurance Co.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	230,300	214,495	Fire and Tornado.
†The Phenix Insurance Co., Brooklyn, N.Y.....				

* This Company has also \$4,472,074 vested in Canadian Trustees under the Insurance Act. † This Company has also \$2,871,000 vested in Canadian Trustees under the Insurance Act. ** This Company has also \$4,570,000 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$6,508,895 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—Concluded.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Phoenix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal.	\$ 174,000	\$ 161,394	Fire.
†The Phoenix Assurance Co., Limited.	Paterson & Son, General Agents, Montreal.	1,190,688	1,107,563	Fire and Life.
The Protective Association of Canada.	Eugene F. Gleason, Chief Agent, Granby, P.Q.	18,000	15,344	Accident and sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
The Provident Savings Life Assurance Society of New York.	D. A. McAdam, Chief Agent, Toronto.	413,786	388,800	Life.
The Prudential Insurance Co. of America.	Ernest W. Porter, Chief Agent, Montreal.	120,000	103,440	Life.
The Quebec Fire Assurance Co.	Colin E. Sword, Chief Agent, Quebec.	79,653	77,003	Fire.
The Queen Insurance Co. of America, New York.	William MacKay, Chief Agent, Montreal.	501,683	470,580	Fire.
The Railway Passengers Assurance Company.	Frank H. Russell, Chief Agent, Toronto.	121,667	100,383	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto.	109,500	96,133	Life.
The Richmond and Drummond Fire Insurance Co.	J. C. McCaig, Chief Agent, Richmond, P.Q.	60,000	56,420	Fire.
de Rimouski, Compagnie d'Assurance contre l'incendie.	Napoleon Bernier, Chief Agent, Rimouski, P.Q.	55,000	51,680	Fire.
The Rochester German Insurance Co., of Rochester, N.Y.	P. M. Wickham, Chief Agent, Montreal.	105,000	102,250	Fire.
The Royal Insurance Co., Limited, Liverpool, Eng.	William MacKay, Chief Agent, Montreal.	1,415,927	1,358,552	Fire and Life.
The Royal Victoria Life Insurance Company.	David Burke, Manager, Montreal.	250,553	240,004	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland.	Esinhart & Evans, Chief Agents, Montreal.	252,680	227,529	Fire.
The Sovereign Fire Assurance Co. of Canada.	H. S. Wilson, Chief Agent, Toronto.	57,500	50,786	Fire.
The Sovereign Life Assurance Company of Canada.	Thomas Allen, Chief Agent, Toronto.	52,000	50,000	Life.
The Springfield Fire and Marine Insurance Co.	Joseph Murphy, Chief Agent, Toronto.	170,000	159,765	Fire and Tornado.
††The Standard Life Assurance Co.	D. M. McGoun, Chief Agent, Montreal.	6,062,506	5,733,800	Life.
The State Life Insurance Co., Indianapolis, Ind.	W. H. Hunter, Chief Agent, Toronto.	107,000	101,183	Life.
The Star Life Assurance Society.	Alf. W. Briggs, Chief Agent, Montreal.	223,251	213,519	Life.
The St. Paul Fire and Marine Insurance Co.	Robt. J. Dale, Chief Agent, Toronto.	161,000	150,294	Fire and Inland Marine.
The Sterling Accident and Guarantee Company of Canada.	Wm. Thomson & Co., Chief Agents, St. John.	39,333	32,250	Accident and Sickness.
The Sun Insurance Office, London, Eng.	H. M. Blackburn, Chief Agent, Toronto.	334,734	309,997	Fire.
The Sun Life Assurance Co. of Canada.	R. Macaulay, President, Montreal.	64,000	60,800	Life.
The Supreme Court of the Independent Order of Foresters.	Elliot G. Stevenson, Chief Agent, Toronto.	100,000	100,000	Life, Disability and Sickness.
The Subsidiary High Court of the Ancient Order of Foresters.	William Williams, Chief Agent, Toronto.	58,331	56,210	Ins. on the Assess. Plan.
The Title and Trust Company.	John J. Gibson, Chief Agent, Toronto.	55,000	51,728	Life and Sickness.
†The Travelers Insurance Co., Hartford, Conn.	Frank F. Perkins, Chief Agent, Montreal.	871,400	817,085	Title Insurance as defined in Company's Act of Incorporation.
The Travelers' Indemnity Co., of Canada.	Frank F. Perkins, Chief Agent, Montreal.	65,000	63,661	Life and Accident.

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The Union Mutual Life Insurance Co., Portland, Maine.....	Henri E. Morin, Chief Agent, Montreal.....	1,233,919	1,206,343	Life.
The Union Life Assurance Company.....	Hardy Pollman Evans, Chief Agent, Toronto.....	54,000	51,300	Life.
The United States Fidelity and Guaranty Company, Baltimore, Md.....	Arthur E. Kirkpatrick, Chief Agent, Toronto.....	105,000	90,820	Guarantee Insurance and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement and to go upon any appeal or other bond.
The United States Life Insurance Co., New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	283,200	255,459	Life.
The Western Assurance Co.....	W. B. Meikle, Managing Director, Toronto.....	63,553	60,896	Fire, Inland Marine and Inland Transportation.
The Yorkshire Insurance Company, Limited.....	P. M. Wickham, Chief Agent, Montreal.....	174,300	172,119	Fire and Live Stock.

† This Company has also \$1,450,000 vested in Canadian Trustees under the Insurance Act. The Life business of this Company is limited to the existing contracts of the Pelican and British Empire Life Office. †† This Company has also \$1,001,898 vested in Canadian Trustees under the Insurance Act † This Company has also \$1,775,000 vested in Canadian Trustees under the Insurance Act.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	\$ 111,500	\$ 106,500	Life.
The Edinburgh Life Assurance Company.....	F. W. Kingstone, Chief Agent, Toronto.....	121,667	118,017	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	174,957	152,626	Life.
The National Life Insurance Company of the U. S. of America.....	Charles Powis, Chief Agent, Hamilton.....	85,000	81,450	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis.....	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	148,000	141,850	Life.
The Scottish Provident Institution.....	John H. Dunlop, Attorney, Montreal.....	91,000	86,450	Life.

The EMPIRE ACCIDENT AND SURETY COMPANY is now in liquidation, a Winding-up Order having been made on 16th May, 1908. The London and Western Trust Company of London, Ontario, has been appointed Liquidator. The liquidation proceedings are being diligently prosecuted.

The MUTUAL RESERVE LIFE INSURANCE COMPANY is now in liquidation. A Winding-up Order was made in Canada on 18th February, 1908, and Mr. E. R. C. Clarkson, Toronto, was appointed Canadian Liquidator.

The business of the ONTARIO ACCIDENT INSURANCE COMPANY has been reinsured with the LONDON & LANCASHIRE GUARANTEE & ACCIDENT INSURANCE COMPANY OF CANADA as from 31st July, 1908. This Company is also in liquidation, a Winding-up Order having been made on 6th August, 1908, and Mr. Geoffrey T. Clarkson appointed Liquidator.

The deposit formerly held by the Receiver-General on behalf of the Pelican and British Empire Life Office, now forms part of the deposit of the Phoenix Assurance Co., Limited. By an Act passed during the last session of Parliament, it was provided that a license might be granted to the last named company to continue the existing business of the former until expiry of the contracts; no new contracts, however, to be entered into.

The deposit formerly held by the Receiver General on behalf of the UNION ASSURANCE SOCIETY, London, England, now forms part of the deposit of the COMMERCIAL UNION ASSURANCE COMPANY, Limited, the two companies having been amalgamated.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.		Chief Agents to Receive Process.	
cThe Canadian Order of the Woodmen of the World.....		W. C. Fitzgerald, Chief Agent, London, Ont.	
cThe Commercial Travellers' Mutual Benefit Society.....		Etta M. Rowley, Secretary, Toronto.	
cThe Grand Council of the Catholic Mutual Benefit Association of Canada.....		John J. Behan, Chief Agent, Kingston, Ont.	
c. This Order is also authorized to transact the business of Sickness Insurance.			





